



Gloucester, MA

**ECONOMIC DEVELOPMENT
ASSESSMENT TEAM REPORT**

E•D•A

U.S. ECONOMIC DEVELOPMENT ADMINISTRATION

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Executive Summary

Commercial and recreational fishing serves as an economic driver for many coastal communities throughout the United States. Ecological and human pressure on the natural resources that generate economic activity can create immediate and acute challenges for these communities. In response to concerns that recent regulatory changes in the Northeast Groundfish Fishery, the Economic Development Administration, in partnership with other Federal agencies, participated in a series of Economic Development Assessment Team trips to discuss these issues directly with community stakeholders. In partnering with the Gloucester community the Economic Development Assessment Team sought to paint a picture of not only the fishing industry issues in the area, but also the economic development challenges and opportunities overall. This report captures the issues brought to the attention of the Team and highlights some economic development best practices that the community may consider in its ongoing strategic planning.

The Team had the opportunity to hear from a wide range of community stakeholders, including fishermen, elected officials, economic developers, and small business owners. Through the course of those discussions a few major trends emerged. Community concerns coalesced around the themes of the needs for infrastructure improvements, additional economic development capacity, the health of the maritime economy, diversification and resiliency needs, and improved access to capital and credit. Based on the discussions with stakeholders, these issues are inexorably linked and must be considered in a comprehensive and strategic way. For example, the stakeholders of the commercial fishing industry identified the lack of access to capital for the purchase of catch share, equipment, and other business essentials. This lack of funds in the new regulatory environment combined with concerns of increased industry consolidation and the far-reaching consequences of an economic downturn are collectively introducing uncertainty.

The issues and concerns heard by the Team in the community are similar to those heard in other communities during the course of this initiative, but there are nuances that are specific to the geography and economic environment in Massachusetts that this report explores in some detail. The highlighted economic development best practices are ideas that the Team members identified as potentially helpful in capitalizing on the community's assets to build diversity in the economic environment and mitigate vulnerability.

Generally, the best practices center around a few major elements: bolstering the availability of business and industry data; strengthening the workforce development environment by building management skills to further professionalize the fishing workforce; building a strong capacity for engaging and supporting the business community; encouraging entrepreneurship; and facilitating alternative pathways to access capital for small business growth. Each of these best practices discussed present the “tip of the iceberg” to stimulate additional discussion and community-driven strategic planning.

1. Introduction

a. Project Scope, Objectives, and Process

In late March 2011, the U.S. Department of Commerce announced an initiative to deploy interagency Economic Development Assessment Teams (Teams) to six Northeast fishing ports. The Teams included participation by representatives from the U.S. Department of Commerce’s Economic Development Administration (EDA), the Department of Housing and Urban Development (HUD), the Small Business Administration (SBA), the U.S. Department of Agriculture (USDA), the U.S. Environmental Protection Agency (EPA), the U.S. Department of Labor (DOL), and invited experts.

During the site visits, the Teams met with key stakeholders from different sectors of the local community, including economic development leaders, political leaders, local government officials, business owners, workforce intermediaries, educational leaders, and financial sector representatives. The Teams solicited input from these stakeholders through structured small focus groups and listening sessions to facilitate an in-depth exchange of information.

The Teams then used the results of the qualitative assessments to help stakeholders identify key resources the community could utilize to create a *bottom-up* strategy for fostering economic development.

Scope:

The deployment of the Economic Development Assessment Teams was a collaborative Federal initiative intended to achieve the following goals:

- Share Best Practices—Facilitate discussion and sharing of economic development best practices related to supporting the economy of fishing communities;
- Identify Potential Opportunities to Foster Economic Resiliency — Identify potential strategies for diversification that are culturally and economically compatible with the communities examined;
- Facilitate Greater Understanding of Existing Federal Resources — Familiarize participants with applicable federal programs available to support economic recovery efforts; and
- Provide Collaborative Technical Assistance — Work collaboratively with impacted communities to leverage technical assistance resources to support local planning initiatives.

While the initiative has many goals, it was not designed to independently meet all of the needs of the communities examined. Specifically, this initiative was:

- Not a Silver Bullet — Economic development and recovery challenges are complex and long lasting; they often require long-term, multi-disciplinary, public-private strategies;
- Not a Predecessor to Special Funding — Congress did not appropriate any direct financial assistance to the Northeast for the EDATs, and there is no funding available beyond existing Federal program funding; and
- Not a Complete Economic Analysis — The Teams did not conduct an empirical economic analysis of fishery industries or the economic consequences of recent changes in fishing regulations; thus this effort is not linked to a request for a commercial fisheries disaster declaration.

Objectives:

Through this initiative, Teams collected community information through structured working group meetings. During the assessment and evaluation process, the Teams:

- *Met with local community and business leaders.* These meetings included qualitative conversations with stakeholders that provided key insight into the local economy;
- *Assessed current and emerging economic issues.* The meetings provided a forum for stakeholders to identify primary economic issues for further examination and weighed by the community as they determine which *bottom-up strategies* that they will develop and implement;
- *Identified existing resources to leverage.* The Teams assessed the communities' local economic development capacity and identified possible public and private resources that the community may find useful to develop and implement their own *bottom-up strategies*; and
- *Provided economic development strategies.* The Teams developed customized reports for each community that outline short- and long-term strategies for promoting economic diversification and resiliency that the community may find useful for developing their own *bottom-up strategy*.

Site Visit:

The criteria for site selection included ground fish landing revenues and the percentage of ground fish landed at a port relative to state totals. The EDA, with the assistance of the National Oceanic and Atmospheric Administration's (NOAA) National Marine Fisheries Service (NOAA Fisheries or NMFS), evaluated the Northeast ground fish fishery catch data.

As part of an effort to help identify *bottom-up strategies* that can help support economic development, the Teams worked with local government, community, and business leaders; regional planning organizations; and economic development entities to identify the opportunities and challenges facing the community. Through structured focus groups and listening sessions with the communities, stakeholders identified several proactive

steps that the community could take to help mitigate their challenges and capitalize on their opportunities.

The final day of each site visit included an informal presentation from the Teams outlining preliminary observations and potential recommendations. During the presentation, attendees were encouraged to ask questions and comment on the Team's preliminary findings.

Report:

The team used the results of the site visits to identify possible short- and medium-term strategies that communities could consider to help foster economic recovery and resiliency based on stakeholder-identified economic development needs. The Teams did not conduct economic analyses or investigate the causes of any reported economic downturn or economic distress in the communities visited. The Teams also did not verify the information provided to them by the stakeholders or the sources of data compiled outside of the federal government. Rather, the project focused on providing technical assistance from economic development and recovery experts to help communities identify economic strategies to reach their long-term development goals.

2. Background

a. Overview of the fishing industry-related events & impacts

Federal Fisheries Management in New England—The Northeast Groundfish Fishery:

Overview

New England's fisheries have been economically and culturally important for over 400 years. Broadly described, the Northeast ground fish fishery includes the landing, processing, and distribution of commercially important fish that live on the sea bottom. In the early years, the Northeast ground fish fishery consisted primarily of cod and haddock fishing. The Northeast Multispecies Fishery Management Plan (FMP) includes a total of 13 species of ground f NH OEP shows 2010 Census population figures for Seabrook at 8,693, up 9.6 percent from 2000. Fish (Atlantic cod, haddock, pollock, yellowtail flounder, witch flounder, winter flounder, windowpane flounder, American plaice, Atlantic halibut, redfish, ocean pout, white hake, and Atlantic wolf fish) harvested from three geographic areas (Gulf of Maine, Georges Bank, and Mid-Atlantic Bight/southern New England) representing twenty distinct stocks. A "stock" is a particular population of a fish species that is more or less isolated from other populations of the same species and hence self-sustaining.

A ground fish fishing year runs from May 1 to April 30. In 2010, the ground fish fishery included 1,475 permits and 557 active fishing vessels. Those vessels include a range of gear types including hook, bottom long line, gillnet, and trawlers. In 2010, 401 of the 557 total active fishing vessels reported landing in Gloucester. Over 100 communities are homeports to one or more Northeast ground fishing vessels. These ports are distributed throughout the coastal northeast and vessels from these ports pursue stocks in the three

geographic regions mentioned above. In 2009, the estimated dockside value of these ground fish landings was slightly less than \$60 million.

Many ground fish captains and crew are second- or third-generation fishermen who hope to pass the tradition on to their children. In addition to the direct employment of captains and crew, the industry is known to support ancillary businesses such as gear, tackle, and bait suppliers; fish processing and transportation; marine construction and repair; and restaurants.

Recent History

In 2004, the New England Fishery Management Council (Council) developed Amendment 13 to the FMP, primarily to end overfishing on all ground fish stocks and to rebuild all overfished ground fish stocks. Changes made to the Days-at-Sea management regime placed restrictions on fishermen in order to meet these goals. The final rule implementing Amendment 13 allowed for self-selected groups of limited access ground fish permit holders to form sectors. This was the first effort at establishing sectors in the fishery. At this early stage, only a select few groups of industries elected to set up sectors.

In 2010, NMFS implemented Amendment 16 to the FMP. Amendment 16 included new procedures to establish annual catch limits for ground fish stocks and expanded the use of fishing sectors. Under the proposed measures, all limited access ground fish permit holders could form groups or “sectors” that would get a share of the year’s allowable catch, and each sector’s share would be based on the historic landings of their members. Each sector would also be able to develop its own rules for allocating that catch among its members. When fishing in sectors, fishermen are exempt from Days-at-Sea management and some of the other effort control measures that tended to limit the flexibility of fishermen. While Amendment 16 set up sector based management in New England, the decision whether or not to join a sector was voluntary. Fishermen could continue to fish under the Days-at-Sea management regime in what is now called the “common pool,” but faced the likely prospect of greatly reduced Days-at-Sea allowances as the common pool was predicted to be allocated a much reduced share of the fishery.

On April 18, 2011 NOAA Fisheries announced new measures for the 2011 ground fishing year beginning May 1, 2011. These measures provided through a rulemaking called Framework 45, were based on recommendations by the Council. The changes are intended to give fishermen greater opportunity to fish in Northeast waters, assist small vessel owners, and continue important stock rebuilding. When the new fishing year began, catch limits went up for 12 of the 20 stocks, and catch limits are expected to go up again in 2012. Fishermen often are not able to catch the higher limits, however, due to the “choke” species. Choke species are those that have low catch limits, but are caught naturally as part of catching another targeted species. Fishermen may not continue to fish for the plentiful stocks if they impact any other recovering stock. Statistics are not yet available to show whether the higher limits have allowed the fishermen to catch more fish or whether the rules have strengthened small vessel owners or caused consolidation of the fleet. As of 2011, 19 sectors are operational, including two new sectors.

*Issues***Ending Overfishing and Rebuilding Stocks**

- Overfishing has both ecological and economic impacts for the U.S. Overfishing jeopardizes the health of fish stocks and ecosystems, the economic viability of the fisheries, and the economic and cultural heritage of fishing-dependent communities.
- In late 2006, Congress revised and reauthorized the Magnuson-Stevens Fishery Conservation and Management Act (MSA), the principal law governing marine fisheries in the United States. Signed into law in 2007, the reauthorized MSA mandated the use of science-based annual catch limits and accountability measures to prevent and end overfishing, provided for widespread market-based fishery management through Limited Access Privilege Programs, focused on collaborative research with the fishing industry and bycatch reduction, and addressed the need to improve science used to inform fisheries management.
- NOAA estimates that if all stocks were rebuilt and harvested at maximum sustainable yield, this improvement would generate an additional \$31 billion in sales impacts, support an additional 500,000 jobs, and increase ex-vessel value by \$2.2 billion.

Allocation of Catch:

- Sectors are allocated catch allocations based on the history of their members (typically, landings between 1996 – 2006). The decision of how much to allocate of that overall amount back to individual vessels is determined by the sectors themselves, but is generally based on the landing history of individuals within the sector.
- There is also a concern shared by some members of the industry and the communities about the selection of data used to make allocation decisions. Those who had chosen to fish different stocks while key species were rebuilt, then had no catch history in the rebuilt stocks. Since allocations were made exclusively on catch data, those who had continued to fish depleted species were the ones who received allocations.

Limiting Stocks:

- The groundfish fishery is a mixed species fishery where fishermen catch many of the different species together in their gear. The catch limits on unhealthy stocks are stricter than those on healthy ones, and as a result, these stocks limit the fishermen's ability from catching the healthier stocks. Some industry stakeholders have undertaken efforts to make the fishery more efficient to avoid limiting stocks. An example of this is by-catch communication reports that assist fishermen to fish in areas that have less likelihood of by-catch.

b. Fishing Industry Discussion

Although the following discussion of inter-industry transactions of the fishing industry are not specific to the region, they give an indication of what industries have been affected during the 20 year downturn in revenues associated with fishing.

In general, the primary industries that purchase a fisherman's catch are the Seafood Product Processing and Packaging industry and the Eating and Drinking Places industry (restaurants and bars) - either through Dealers or Seafood Wholesalers. Each of these industries consumes about 40 percent of the catch, based on nation-wide averages.¹ Also provided below is employment, establishments, and cost data for the fishing industry (Finfish Fishing, NAICS 114111²) and Seafood Product Processing industry (Seafood Product Processing and Packaging, NAICS 3117) - the primary "downstream" industry. Data on Restaurants and Bars is not provided.

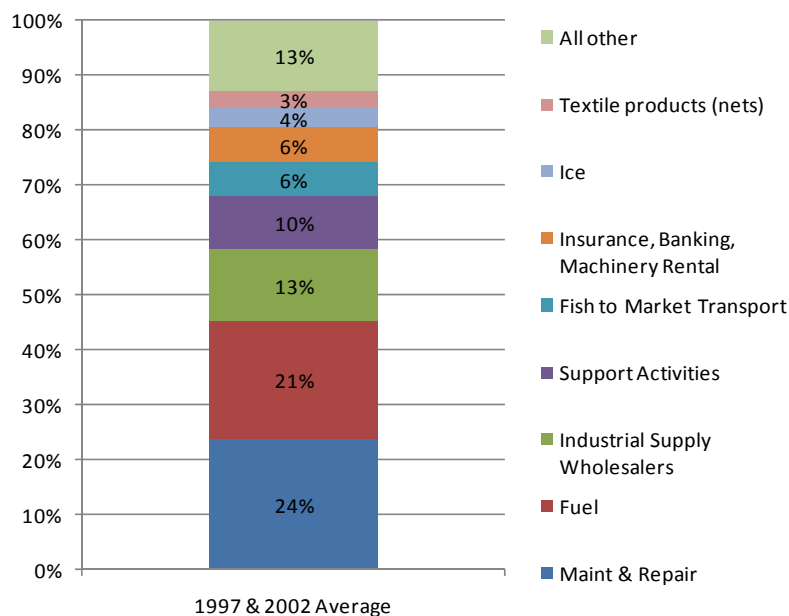
In addition to the "downstream" industries described above, a decline in commercial fishing, in any area, could adversely affect industries "upstream," i.e., the ones that supply the fishing industry with the inputs needed to continue operations. Figure 1 shows the major "inputs to production" as a share of total direct costs to the fishing industry, for the Nation as a whole.³ These direct costs include trip costs (such as fuel and ice), associated annual costs (like gear and vessel maintenance), insurance, and other annualized costs. In addition to these trip and annual costs, fishermen have costs associated with employee compensation, taxes, capital consumption allowances (depreciation of assets), and other components such as profits, inventory costs and interest payments. These components of cost are called "value added" and the sum of value added and the cost of inputs to production is known as the industry's output. Value added for the fishing industry, in general, represents about 60 percent of its industry output.

¹ Source: Bureau of Economic Analysis' Benchmark 1997 and 2002 Input-Output table. The remaining major direct purchasers from the Fishing industry include other food (animal and vegetable) processing industries (9.0%); Hotels, motels, schools, colleges and health care facilities, 2.7%; and Recreation industries, about 1.0%. The Fertilizer industry takes less than 1.0% of the catch from the fishing industry.

² NAICS stands for the Office of Management and Budget's North American Industry Classification System industry code.

³ Source: Bureau of Economic Analysis' Benchmark 1997 and 2002 Input-Output table. Note: These are averages of these two national benchmark input-output tables.

Figure 1: Commercial Fishing: Average Annual Total Costs (%)



Source: Bureau of Economic Analysis, Benchmark 1997 and 2002 Input-Output Tables.

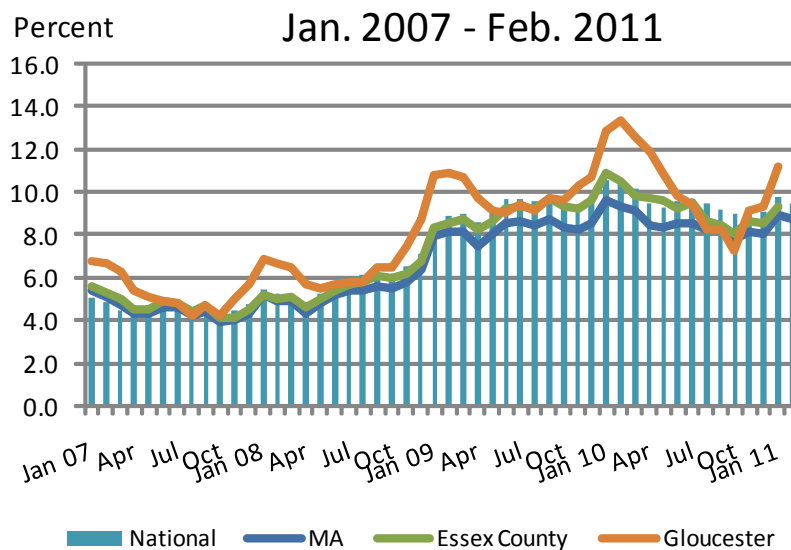
Ports of Gloucester in Essex County Demographic Profile

The figures below include data on population, unemployment, and fishing industry information on the major groundfishing port of Gloucester. Data showing employment and establishments for the Fishing industry and the Seafood Processing industry were not available for these areas, but figures 7, 8, 9 and 10, provide information at the county level.

This county has a far larger presence in the commercial fishing industry than other coastal counties throughout Massachusetts and rank at the top in terms of Fishing industry and Seafood Processing industry employment, number of establishments, and pay.

Figure 2 below, shows that the unemployment rate in Essex County as a whole more-or-less followed the state and national average. Unemployment in Gloucester in Essex County exceeded the state and national average significantly beginning in January 2009.

**Figure 2. Unemployment Rates:
Massachusetts, Essex County and Gloucester**

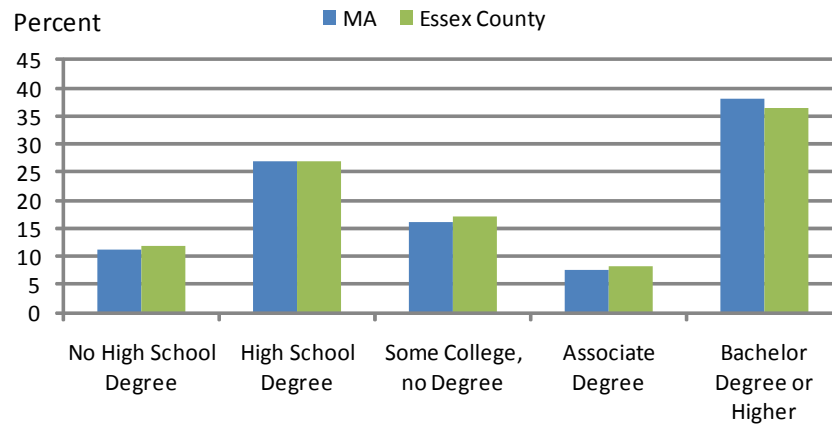


Sources: Bureau of Labor Statistics, CPS data (national) available through Feb. 2011; LAUS (MA) available through Feb. 2011; LAUS (county and city), available through Jan. 2011; Not seasonally adjusted.

Figure 3 shows that there are also some differences in the levels of educational attainment in the county, compared to statewide statistics.

Figure 3. Education Levels: Massachusetts and Essex County

2007 - 2009 Average

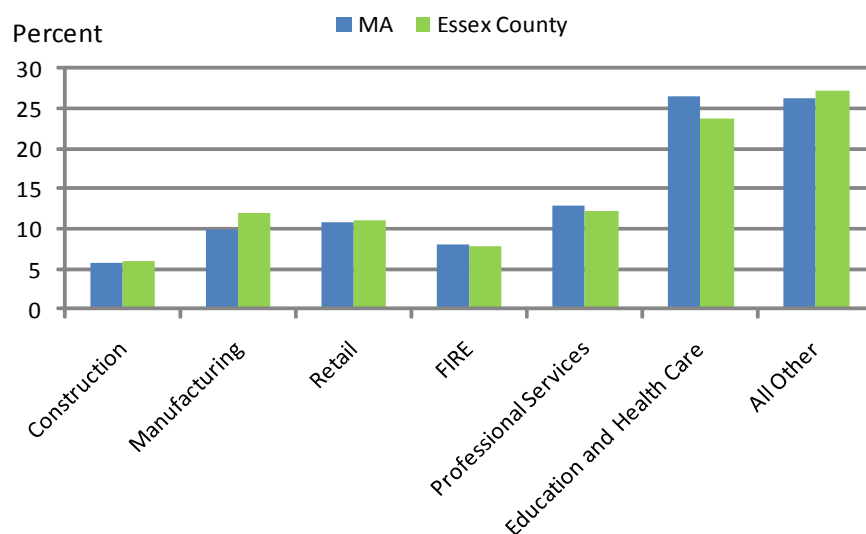


Source: Census Bureau, American Community Survey

Education levels can also be used as an indicator of the types of jobs available to the residents in the community. Essex County, with an education skill set comparable with the state averages, would likely employ higher shares of its workers in a diverse set of industries, with a potential emphasis on higher skill, knowledge-based occupations. Essex County employs a larger share of its workforce in Construction, Manufacturing and Professional Services, which includes such occupations as lawyers, accountants, engineers, and computer system designers, as outlined in Figure 4.

Figure 4. Industry Employment: Massachusetts and Essex County

2007 - 2009 Average

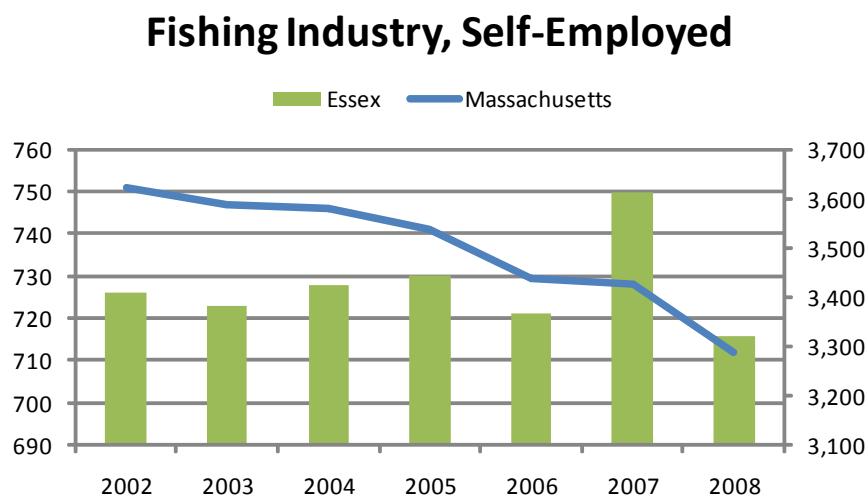


Source: Census Bureau, American Community Survey

Note: Employment in Agriculture, Forestry and Fisheries less than 1% for each area.

Figure 5 shows the estimates of self-employed individuals in the Fishing industry in Essex counties. In Essex County (Gloucester), the number of self-employed fishermen remained stable at around 700 during this time-period. Across the Commonwealth of Massachusetts there was also a slight decline in the number of self-employed fishermen from about 3,600 in 2002 to about 3,300 by 2008.

**Figure 5. Fishing Industry Employment:
Massachusetts and Essex County**

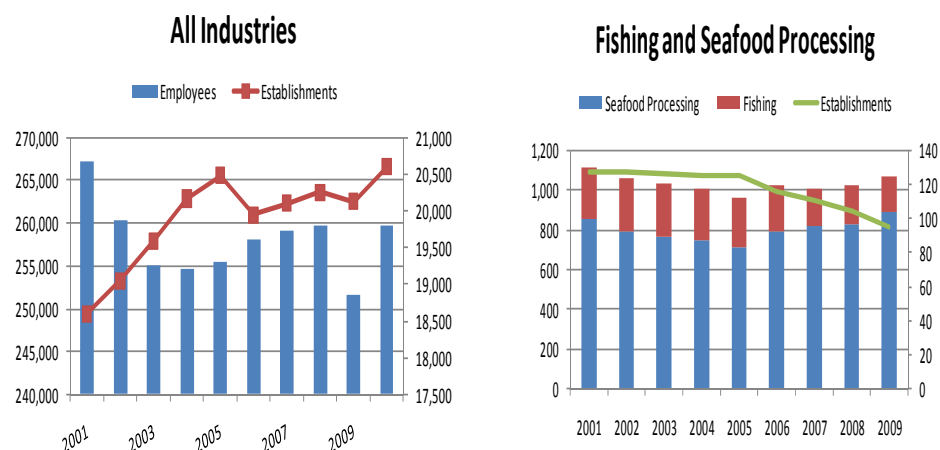


Source: Census Bureau, Nonemployer Statistics

Note: Left axis Essex County; Right axis, total for state

Figure 6 presents employment and establishment data for Essex County. Total employment and establishment levels in Essex County followed the cycles of the economy overall. On the other hand, employment levels in the Seafood Processing and Fishing industries remained at about the same levels from 2001 through 2009—around 800 Seafood Processing employees and 200 Fishing employees, but the total number of establishments declined, from over 120 to less than 100. Employment in these two industries represent about 0.4 percent of the employment in Essex County.

**Figure 6 Essex County:
Employment and Establishments
Not Self-Employed**

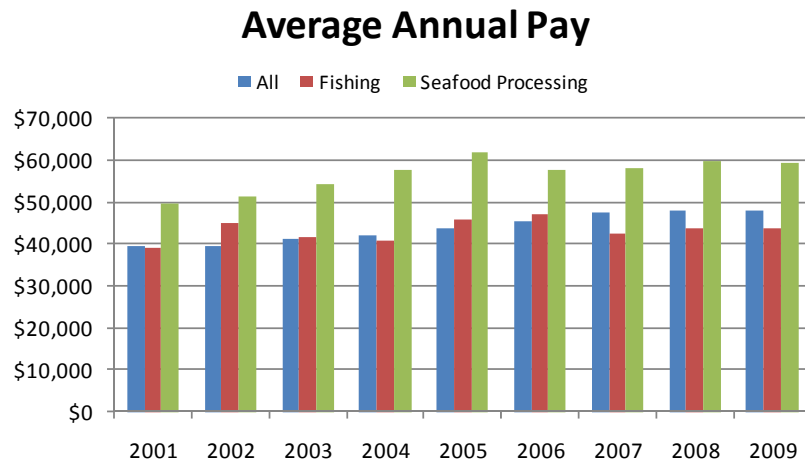


Source: BLS, Quarterly Census for Employment and Wages

Note: Employment, left axis; establishments, right axis.

Pay for the Fishing industry, not self-employed, compared to that of all workers and Seafood Processing industry workers in Essex County was only slightly higher than average, as opposed to pay in Bristol County. On the other hand, pay in the Seafood Processing industry was significantly higher—about \$10,000 higher—over the period. See Figure 7.

Figure 7 Essex County: Average Annual Pay for All Industries, Fishing and Seafood Processing Industries

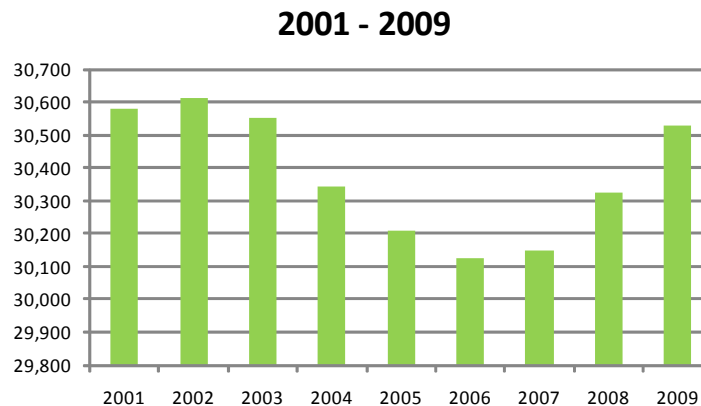


Source: BLS, Quarterly Census for Employment and Wages

Gloucester Demographics

The following section presents information on the change in population, educational attainment, employment distribution by industry, and poverty levels in the city between 2001 and 2009. Population in Gloucester showed a moderate dip in the middle of the last decade, but recent data is showing a restoration of prior population levels. Figure 8 shows the annual population estimates for the city.

**Figure 8. Annual Population Estimates:
Gloucester City**



Source: Census Bureau, Current Population Survey

c. Economic Overview of Gloucester, MA

Awareness of baseline information is necessary for strategic planning purposes. This section's purpose is to present data that will help the community understand its demographic makeup and areas of economic concentration.

The City of Gloucester, Massachusetts is renowned as the Nation's oldest and most established fishing community. This fact has an immeasurable influence on how the City, as a corporate entity, operates. With its sixty-two miles of coastline it is often said that "Gloucester is ninety-five percent Atlantic Ocean". The City takes significant pride in its waterfront. In addition to being a port that is a full service hub for the Northeast fishing industry, it also attracts visitors and residents based on its beautiful beaches, secluded coves, and qualities of life.

Located on the geographic outstretch known as Cape Ann and toward the terminus of the Route 128 Technology Corridor, Gloucester is a city with a year-round population estimated by the 2010 Census at 28,789, representing just under four percent of the total 743,159 population for Essex County.

Separating much of Gloucester from the mainland, the Annisquam River is also an important transportation route that plays a part in the City's trade and commerce with respect to fishing and tourism. Gloucester is accessible through the Massachusetts Bay Transportation Authority (MBTA) by rail and bus. Boston's Logan Airport is approximately 34 miles from the City. Smaller regional airports in proximity to Gloucester include Plum Island Airport in Newburyport, Beverly Municipal Airport, and Lawrence Municipal Airport.

Core demographic data presented in Table 1 and 2 is from the 2005-2009 American Community Survey.

Table 1: 2005-2009 Population and Income

Population	30,264
Civilian Labor Force; Employed (16 years old and over)⁴	15,658
Median Household Income (In 2008 Inflation-Adjusted Dollars)	\$63,158
Percentage of All People Whose Income in the Past 12 Months is Below the Poverty Level	7%
Median Home Value (Owner Occupied Units)	\$394,100
Bachelor Degree or high achievement	34.6%

i. Economic Anchors

The following table (Table 2) details the top industries, based on employment, in Gloucester. The leading industries are educational services, health care, social assistance, and manufacturing. Arts and accommodations, retail trade, professional, scientific, and management follow - each accounting for roughly ten percent of the City's employment figures. Employment for construction accounts for nine percent of total employment while agriculture, forestry, fishing and hunting, and mining account for one percent of total employment in Gloucester.

Table 2: Industry **# Employed Age 16 or Older**

Educational services, and health care and social assistance	3,637
Manufacturing	1,928
Arts, entertainment, and recreation, and accommodation and food services	1,546
Retail trade	1,530
Professional, scientific, and management, and administrative and waste management services	1,489
Construction	1,351
Finance and insurance, and real estate and	1,194

⁴ http://factfinder.census.gov/servlet/ADPTable?_bm=y&-context=adp&-_gr_name=ACS_2009_5YR_G00_DP5YR3&-ds_name=ACS_2009_5YR_G00_&-tree_id=5309&-keyword=gloucester&-redoLog=true&-caller=geoselect&-geo_id=06000US2500926150&-format=&-lang=en

rental and leasing	
Other services, except public administration	967
Wholesale trade	587
Public administration	452
Transportation and warehousing, and utilities	439
Information	325
Agriculture, forestry, fishing and hunting, and mining	213

Source: U.S. Census Bureau. "2005-2009 American Community Survey 5-year Estimates."

d. City of Gloucester Economic Development Delivery System

Metropolitan Area Planning Council (MAPC)

The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the people who live and work in Metropolitan Boston. Eight sub-regional groups, staffed by appointed officials from each city or town and led by one MAPC staff coordinator, represent the 101 member communities' needs and interests.. The North Shore Task Force (NSTF) is a group of 16 communities north of Boston working collaboratively on regional issues. The goal of NSTF is to cooperate with, and to assist, each member municipality in coordinating its planning and economic development to obtain maximum benefits for the North Shore district.

North Shore Alliance for Economic Development

The North Shore Alliance for Economic Development provides direct economic development services designed to promote Boston's North Shore as a region for business growth. Professional staff and dedicated resources are available to provide assistance to small, medium and large companies looking to locate, expand operations or network in the region. The Alliance's resources include current and comprehensive market information about Boston's North Shore and the Commonwealth of Massachusetts. The Alliance serves thirty communities and assists with:

- Identifying and showing regional office or industrial real estate options to assist businesses with start-up, relocation or expansion needs;
- Providing information about North Shore zoning, taxes and other issues critical to conducting business;
- Acting as a liaison between businesses and regulatory agencies;
- Providing information for employees relocating to the region; and,
- Acting as a liaison with venture capital firms and other financial institutions.

The City itself has a Community Development Department⁵, which includes a Planning Division⁶. During the Assessment Team's visit, the City reported that its Redevelopment Authority is defunct and it is currently reestablishing the Fisheries Commission. The Community Development Department coordinates the physical growth and economic development of the City, as well as the development of municipal facilities. The Department also advises the Mayor on all matters affecting the development of the City. The City's Planning Division works to bring economic development, environmental protection and preservation of the City's heritage and neighborhood identity into balance with the support of citizen participation and guidance. Day to day operations includes engagement with Planning Board, city officials, boards and commissions to facilitate the planning process.

Massachusetts's Coastal Program

The Massachusetts Coastal Management Program consists of 20 enforceable program policies and nine management principles governing activities within the coastal zone. The Massachusetts coastal zone roughly includes all land within a half-mile of coastal waters and salt marshes as well as all islands.

The Office of Coastal Zone Management within the Executive Office of Environmental Affairs is the lead for coastal policy and technical assistance in the Commonwealth. The Coastal Program works closely with a network of agencies to implement the program. Coastal Program staff also work closely with local governments and organizations to promote coastal management at the local level.

Cape Ann Chamber of Commerce

Incorporated in 1922, the Cape Ann Chamber of Commerce, which is located in Gloucester, is chartered to represent and promote businesses in Essex, Gloucester, Manchester-by-the-Sea, and Rockport. The Cape Ann Business Incubator maintains a strong presence in Gloucester as does the North Shore Workforce Investment Board.

North Shore Workforce Investment Board

The North Shore Workforce Investment Board serves as the oversight and policy-making body for federally funded employment and training services in the region. The board also takes the broader role of addressing regional labor market issues and developing strategic partnerships with local leaders in economic development, the K-12 and higher education system, government agencies, chambers of commerce, community-based, and labor

⁵ Source: <http://gloucester-ma.gov/index.aspx?nid=264>

⁶ Source- <http://gloucester-ma.gov/index.aspx?NID=286>

organizations. The board charters and oversees a one-stop career center, North Shore Career Center, located in Salem and Lynn, with a satellite office in Gloucester.⁷

Cape Ann Commercial Fishermen's Loan Fund

Cape Ann Commercial Fishermen's Loan Fund (CACFLF) is a publically financed revolving Loan Fund supported in part by the U.S. Economic Development Administration since 1976. Of twelve loan funds originally established for this purpose, the CACFLR is the sole remaining fund and remains very active. The Fund provides capital resources for the fishing industry, generally in the range of \$5,000 to \$20,000. It has had an astonishing 90% success rate, with \$170,000 currently in loanable funds. The Fund is managed by a very active board with in-depth and varied experiences with the industry. The Fund hopes to at some point recapitalize.

Massachusetts Development Finance Agency (MassDevelopment): Gloucester Revolving Loan Fund

The Gloucester Revolving Loan Fund (GRLF) makes real estate and equipment loans to businesses located in Gloucester, Rockport, Essex, and Manchester-by-the Sea with a particular emphasis on fishing vessels and seafood-related businesses. The GRLF offers Loan advance rates up to 90% of collateral value and fixed or floating interest rates.

3. Community-Identified Economic Assets

This section describes community perceptions of Gloucester's core economic assets, as described throughout discussions with the Assessment Team. They represent potential areas of focus during the economic recovery process.

a. Commercial Fishing and Processing

According to local stakeholders, commercial fishing is an important part of the City and regional economy, and an integral part of the City's heritage. Cape Ann's projection into the Atlantic Ocean provides Gloucester with a location advantage in accessing George's Bank and the Gulf of Maine for commercial fishing.

The small business entities within Gloucester's fishing industry are strong, but suffer from lack of the product upon which they depend. The Gloucester Fishermen's Wives Association has developed Cape Ann Fresh Catch as a way to deliver fresh seafood directly to consumers who buy a seasonal share and therefore increase the return to the fishermen. The Northeast Seafood Coalition is a regional organization that brings fishermen's concerns and knowledge to bear on regulatory issues. Both organizations promote the sustainability of the Fishing industry and often advocate on behalf of policies and processes that will both sustain the stocks and preserve the industry.

⁷Source: <http://www.northshorewib.com/about.html>

b. Visitor-based Economy

During the Economic Development Assessment Team's visit, several stakeholders made it clear that Gloucester needs a hotel in proximity to its harbor.

With the industries of "arts, entertainment, and recreation, and accommodation and food services" as well as "retail trade" comprising twenty percent of the City's employment opportunities, tourism is an important economic industry to the City. Due to the City's natural resources, revenue from beach parking fees for 2009 to 2011 could range from \$1.4 million to \$1.6 million annually.⁸ The state taxes collected from 2004-2008 within Essex County averaged \$5,030,000, and local taxes averaged \$3,925,000⁹.

While Gloucester is both a destination for local and out-of-state travelers, it also serves as a popular location for visitors to Boston seeking a day or a weekend trip away from the city. Other tourism opportunities that the City is capitalizing upon include the Cruiseport Gloucester Marine Terminal, which may host over twenty cruise ships from April to October, annually.

Locals estimate that the town will host approximately 2,000 artists this year. With Rocky Neck Art Colony, the North Shore Arts Association, a range of small historic museums, and the new Community Arts Charter School, the City is well positioned to accommodate individuals from the arts community. "Discovergloucester.com" promotes the City to this audience online. Regionally, the Endicott Partnership, North of Boston Arts Center, and the North of Boston Visitors and Convention Bureau support artists in the area. Local supporters and participants in the City's artist community recognize the synergy between arts education and affordable housing for artists as a key factor in making Gloucester "a great art town."

c. Port

For the past several years the City, on its own and in cooperation with the Commonwealth, has been investigating appropriate uses for the Harbor. Five years of development and consensus building went into the state-approved Gloucester Harbor Plan and Designated Port Area Master Plan, which was officially accepted in December 2009. The plan provides specific guidance to the Department of Environmental Protection in the issuance of new Chapter 91 licenses in the Designated Port Area.

In December 2009, the City released its draft Harbor Economic Development Plan, and finalized it in May 2011. The need for the plan and the continued community dialogue was clear in the Plan's introduction:

"it has become increasingly apparent over the last several decades that the scale of economic activity generated by traditional industries is not

⁸ Source: <http://gloucester-ma.gov/DocumentView.aspx?DID=557>.

⁹ Source: http://www.massvacation.com/research/rm_tx_cnty07.xls

sufficient to sustain the harbor economy at healthy levels.” – Gloucester Harbor Economic Development Plan; Final Report, May 2011

The Harbor always has been the gateway to the City’s downtown and currently consists of approximately 79 commercial and industrial individual parcels, the majority of which is privately owned. Significantly, the City has purchased a 1.8 acre central waterfront parcel and is working to develop market demand and development for this site. Although the waterfront represents the City’s greatest potential economic asset, it currently produces the least amount of revenue for the City. During the Team’s visit, stakeholders noted that properties within the Designated Port Area contribute less than one and a half percent of the City’s overall tax revenue.

The Team’s visit and this subsequent report recognize the City’s partnership with the Commonwealth and the forward-thinking policy documents listed above. During the visit, the Team encouraged efforts to broaden and redefine the Harbor’s maritime economy; reestablish the City’s Fisheries Commission; develop a dockage monitoring and brokerage program; develop a strategy and/or fund to retain Harbor businesses; and support further development of market opportunities related to the Harbor as common core elements for a healthy development and resiliency strategy.

d. Durable Goods Manufacturing

According to the 2007 Economic Census, manufacturing in Essex County provided jobs for 47,909 employees - 3,745 of which were employed in food manufacturing. An estimated 782 people were employed in seafood product preparation and packaging. The computer and electronic products industry provided 11,782 jobs; transportation equipment manufacturing provided 4,427 jobs; medical equipment and supplies manufacturing provided 3,082 jobs; and electrical equipment, appliance, and component manufacturing provided 2,347 jobs.

Manufacturing in Gloucester, according to 2005-2009 Census American Community Survey (ACS) estimates, accounts for three percent of employment when measured by industry. Other data sources show that this may consist of up to fifty-four different business entities.

4. Challenges and Key Recovery Areas

Based on conversations with stakeholders and community representatives during the site visits, the Assessment Team identified several core areas to consider when thinking about the community's economic recovery needs.

a. Infrastructure

Whether it is water quality, roads and bridges, docking/port-side facilities or dredging, the need for improved infrastructure prevails in Gloucester.

The three water treatment plants owned and operated by the City exceed, or are about to pass, their useful life. The water delivery infrastructure occasionally produces discolored water originating from the water treatment plants and pipes, which forced the issuance of emergency boil water orders in 2009 and 2010. In its proactive efforts with the U.S. EPA and the State's Department of Environmental Protection (DEP), the city has expended upwards of \$15 million over the past two years to upgrade the physical infrastructure of the plants.

According to the City's 2008 Capital Improvement Plan (CIP) the list of preliminary-submitted improvements totaled \$264,930,418 with water and sewer improvements, and upgrades accounting for \$199,577,593 or 75 percent of the "Universe of Submissions." The list of projects also included a total of \$6,360,000 for roadway work and drainage improvements¹⁰. Stakeholders expressed a strong need for improved and expanded dock space and ship berthing along the harbor during the Assessment Team's visit.

The need to dredge the Annisquam River, which carries an estimated cost of \$3,500,000, was also raised as an important economic development infrastructure need during the Team's visit. According to the 2008 CIP, it would cost an estimated \$575,000 to dredge the mouth of the Annisquam River. The financial for these kinds of infrastructure projects were considered a heavy lift for the City, and potentially untenable.

b. Capacity

The community consistently expressed a need for technical assistance and expertise to expand the capacity of local government, nonprofits, chambers of commerce, and other organizations that are in a position to address the City's economic challenges. Some specific needs identified by the community: increased local government capacity for seeking grant funding; improved local business support capabilities; and more integrated economic development, harbor development, community development, and workforce development efforts within the City. Each of these needs exists in the context of a limited budget environment as increased fiscal pressures stretch financial resources thin, making it difficult for the City to meet the demands of the community. As presented by the

¹⁰ Source: <http://gloucester-ma.gov/DocumentView.aspx?DID=349>

community, the demand for local capacity is a compounded issue. For example, without adequate resources to hire staff to pursue grant funding and attract outside investment, economic development outcomes are realized slowly. With slowed economic development efforts, additional tax revenue is not available to finance the City's infrastructure challenges or other demands for City services.

c. Fisheries

According to community members, fishing represents a key element of Gloucester's economy. For many fishermen, the job is a family legacy; their parents, grandparents, and other family members did the same work. Locals noted that fishing is a uniquely independent, outdoor way of life. As a result, community members shared that it is difficult for both fishermen and workforce developers to envision new careers for these workers if impacts to the industry make their work unsustainable.

Additional concerns voiced by the community stakeholders suggest that local fishermen have a lack of access to affordable capital and credit for operations. This access to capital issue seemed most commonly manifested in the lack of cash-on-hand to take advantage of available catch share leases within the Sectors thus making it difficult for fishermen within the Sector to acquire additional allocation. Another concern raised by many in the community is a frustration that the current regulatory framework is encouraging risk-averse behavior in the marketplace because of the allocation limits associated with by-catch species. This risk-averse behavior manifests itself by boat owners leaving their boat tied up at the dock while they lease their catch shares to the open market. While the boat owner may or may not be recouping their fixed costs by not fishing, the lack of activity is limiting job opportunities and demand for local support services. As a result, community stakeholders suggested that there is an increase in consolidation in the industry. While an increase in consolidation of any industry can improve efficiencies in the market place and reduce costs for consumers, based on community input, an increase in consolidation of the fishing industry appears to be resulting in a "ripple effect" through other support industries in the City. As an example, with fewer fishing boats going out to catch fish, there is less demand for ice for storage, boat maintenance, and fuel.

d. Investment Uncertainty

Based on stakeholder input, a major economic and community development challenge for Gloucester is the current level of uncertainty within the business environment and its amplification within the fishing fleets. Many community stakeholders discussed this uncertainty in the context of increased federal regulations, which they indicated compounded the lack of access to capital of the fishing community. Many business owners discussed their reluctance to commit to additional debt and their fear of becoming financially overextended. They also explained that the atmosphere of uncertainty has reduced their ability to take out loans, hire new employees and make long-term business decisions. According to stakeholders, this uncertain economic environment threatens the current viability of locally based fishing fleets and the long-

term economic recovery and growth prospects in Gloucester. Representatives from the local fishing community expressed concern that the commercial fishing fleet is decreasing.

It is apparent that Gloucester's fishing families and seafood producers are critical elements of Gloucester's culture and economic landscape. For many, the acquired skills, small business owner identity, entrepreneurial spirit and participating in the industry are all parts of a family legacy; parents, grandparents, and other family members did the same work. The current fear is that if one segment of the City's fishing cluster fails, then the domino effect will occur at a very rapid pace.

If there is one socio-economic theme that the Assessment Team came away with, it is that Gloucester has a strong sense of ownership of fishing, and that there is tangible fear within the community about fishermen maintaining their way of life and the community maintaining its legacy of fishing while the fisheries stocks are rebuilt. There is a sense that key commercial fishing infrastructure in the City could fail and may not return during this transitional time.

e. Diversification and Resiliency Needs

Tourism, real estate, and related service industries are a strong economic driver in and around the City. Stakeholders have expressed concerns that given this concentration, too much of an exclusive focus on the further development of the tourism industry is a threat to other industries, particularly those that the City is trying to grow and sustain, such as the fishing cluster and maritime industries. Just as there is trepidation about the fishing cluster, stakeholders bring similar concerns about the current lagging economy and its effects on tourism and real estate. In addition, the lack of a downtown national hotel presence in the City was described as a challenge in further broadening the City's resiliency capabilities.

A consistent theme discussed by the community stakeholders was that the economic downturn highlighted the need for Gloucester to invest in high growth-low density micro businesses that provide a local job base and potential opportunities for growing and sustaining a middle class (the 18 to 35 and 36 to 64 age brackets). Fortunately, Gloucester has several networks of innovators, community based financing, and other assets it can activate to meet the diversification needs.

f. Access to capital and credit concerns

Concerns about access to capital and credit became visible during the national recession, and many fishermen believe that groundfish regulations exacerbated the problem. Small businesses, particularly those in seafood industries, expressed a significant need for short-term or "gap" financing. Many small businesses often lack the documentation required to apply for funding; the capital assets needed for collateral; are unwilling to commit to new debt in an uncertain economic environment; or perceive/experience that financial institutions are unwilling to lend to the fishing industry.

5. Strategies for Economic and Community Development

The strategies described below aim to highlight best practices that when integrated into existing economic development efforts, may be helpful in advancing strategic planning, and economic and community development. To that end, the community may want to consider developing an economic and community development task force, as described below, to organize and coordinate strategies to address different economic challenges.

a. Economic Development and Community Capacity

i. Regional Capacity

Building upon and expanding existing local capacity in the form of public-private partnerships is key to further economic and community growth. Gloucester has the potential to serve as a regional anchor by building upon existing public-private relationships to further its goals of growing the economy, enriching the creative economy, and supporting local business. Increasingly this approach is being supported by various Federal agencies such as the Economic Development Administration, Department of Housing and Urban Development, Small Business Administration, Department of Labor, and U.S. Department of Agriculture.

Gloucester could lead a regional economic development coalition with the city's Community Development Department, Chamber of Commerce, MAPC, Workforce Investment Board, and other economic development partners. With the City playing a lead role in nurturing such an organization, it can reap distinct benefits to achieve long-term success for its growth plans; strengthen regional support and buy-in for the City's efforts; and expand the potential for securing resources available at a regional level. Some of the goals of such a regional organization could include:

- Identifying targeted growth industries to support a middle class and the creative economy;
- Creating a regional marketing strategy;
- Setting targets and timelines for sustained economic and community development;
- Identifying and targeting resources;
- Competing for regional grants; and,
- Facilitating multi-agency, coordinated action on the individual, business and organizational levels

Other considerations for the organization could center on regional economic development matters, including business retention and expansion, more engaged workforce development and education, housing, middle class sustainability, economic diversification, marketing and communication, and leveraging the regional public-private partnerships to stimulate economic growth. A sub-regional CEDS process could be very helpful in articulating how this regional economic development strategy is implemented.

A holistic vision with a coordinated plan would give each organization a sense of purpose and a specific series of goals in the overall economic development of the region. One approach to developing a coordinated, regional vision—and keeping stakeholders and partners apprised of efforts to realize the vision—is to establish a quarterly or biannual economic development summit for the region. A summit would provide a regular opportunity for all those interested in the regional economic development efforts to be apprised of recent developments, share successes and challenges, and identify best practices. The summit could be an opportunity for stakeholders to get a snapshot of the “work in progress” and could be a supportive environment for long-term development. Further, an on-going, regional economic development effort could further enhance the assets in the City while demonstrating the economic interconnectedness the City has with neighboring towns.

ii. Develop Economic and Community Development Strategy and Master Plan

In 2001, Gloucester adopted its Comprehensive Community Development Plan for the City - an extensive process organized and led by citizens and facilitated by the Cecil Group. The Plan addresses resource-based land use, community focal points, quality of life, infrastructure, administrative capacities, and implementation. Using the 2001 Comprehensive Plan as a starting point, community leaders could expand these forward thinking concepts articulated in the more recent Harbor Plans to create a City-wide economic vision.

Gloucester could incorporate, where possible, quantitative trend data that shows improvement in the local economy. In addition, stakeholders could become versed in free online data tools and regional publications available to communities to better follow and benchmark trends of the economic environment of their area. While the links provided below are informative, they will not provide the degree of specificity that the City may find most helpful. The City could consider seeking federal, state, or non-profit grant funding to conduct a sector-focused economic impact analysis that would include commercial fishing as well as some other key sectors of interest to City leadership and planners.

- Metropolitan Area Planning Council Data Services - <http://mapc.org/data-services>
- University of Massachusetts’ Donahue Institute - <http://www.donahue.umassp.edu>
- STATS America Website - www.statsamerica.org/
- STATS America (Innovation in American Regions) - www.statsamerica.org/innovation/
- Bureau of Labor Statistics - www.bls.gov
- The “Local Area Unemployment Statistics” (<http://www.bls.gov/lau/>) may be particularly useful in tracking employment patterns at the county level. The Local Area Unemployment Statistics (LAUS) program is a Federal-State cooperative effort in which monthly estimates of total employment and unemployment are prepared for approximately 7,300 areas – including counties.

- Census County Business Patterns - www.census.gov/econ/cbp/
- Know Your Region - <http://www.knowyourregion.org/>
- American Community Survey - <http://www.census.gov/acs/www/>

iii. Bolster Baseline Data Availability

Community stakeholders often made compelling expressions of need and strengths during the Assessment Team's visit. However, Team members did point out the need for the City and its stakeholders to consider developing a means of data collection to use as a tool to quantify the City's needs and strengths. This might also include data collection focused on various target business sectors.

This need is not unique to Gloucester; it is evident in many communities both large and small. Data collection and reporting can yield powerful and compelling results that can track population characteristics and businesses development. The City could benefit from exploring technical assistance opportunities that may exist with federal, state, private, and nonprofit entities to develop capacity in establishing a baseline for core data elements and a plan for tracking and reporting progress on these measures.

b. Business Retention, Expansion, and Attraction

i. Employ Best-practices to Improve Access to Capital

Communities, individuals, and government entities across the country face challenges related to accessing capital. Gloucester and its neighboring communities have a range of community banks - some in business since the Nineteenth Century. These represent valuable resources, not only for the businesses that they assist, but also as significant cultural entities that contribute to the City's social fabric.

Stakeholders could explore using local community planning processes to direct additional resources to nonprofit finance entities and development organizations. For example, Gloucester could consider creatively using its HUD Community Development Block Grants (CDBG) entitlement for Section 108 Loan Guarantees Guaranteed Loans. The Section 108 Program allows the locality to use its HUD guaranteed loans at approximately U.S. Treasury rates for community and economic development projects. Gloucester may use the borrowed funds for public projects or relend them to private businesses to assist development projects. In fact, there could be a Section 108 Guaranteed Loan guarantee for waterfront-related needs such as with the docks and a separate one to support small business growth. Several other New England CDBG entitlement communities have loaned Section 108 funds for successful hotel development, an identified visitor-based economy need near the harbor.

In addition, stakeholders should employ the aforementioned short-term strategy of bringing various stakeholders together to provide additional resources for nonprofit organizations and CDFIs. As mentioned, capacity needs vary amongst non-profit organizations, so a medium-term strategy should incorporate building the capacity of lower-capacity organizations while strengthening higher-capacity organizations and

forming linkages where possible. In addition, bringing different stakeholders together allows private, public, and other entities to identify the resource needs of local organizations. This greater understanding of local capacity can help facilitate resource sharing amongst financiers as well as non-profit finance entities and development organizations.

To build resilience in the lending environment, Gloucester and the region's financial institutions could explore additional options for expanding access to capital including:

- Investigate the U.S. Department of Agriculture's Intermediary Relending Program. The Program provides loans to local organizations (intermediaries) to establish revolving loan funds in rural areas to assist with financing business and economic development activity that creates or retains jobs. Gloucester could explore the applicability of this program in the City and develop partnerships with eligible local entities.
- Bring together the traditional lenders (banks) and non-traditional lenders (SBA 504, CDFI, other federal sourced capitalized revolving loan funds) to explore alternative, new methodologies to meet the financing needs of the business community. The historic record of such partnerships has been to repeatedly create new loan and financial support products partnering the traditional and non-traditional resources to meet unusual financing needs. Among the innovative options to weigh would be a hybrid mortgage product, tiered financing among the various partners, lease to purchase, etc.
- Encourage local lenders to apply to become community development financial institutions (CDFIs). CDFI is a federal designation from the U.S. Department of Treasury that expands the capacity of financial institutions to provide credit, capital and financial services to underserved populations and communities. The city could continue to look for money from nonprofit foundations to tailor funding to suit their needs. The Business Civic Leadership Center of the U.S. Chamber of Commerce developed relationships with many major corporate foundations looking to assist businesses and individuals adversely impacted by an economic disaster.
- Encourage the region's financial institutions and CDFIs make business loans by providing secondary financing with HUD Section 108 Guaranteed Loan funds, as previously described.
- Partner with regional or national foundations to provide seed money for on-going RLF capitalization and operations. Additional information on references to potential foundations is included in the Appendices.
- Identify major employers that would be willing to serve as resources from which to draw professional staff (e.g., accountants, public relations professionals, etc.) who can volunteer their technical assistance services to businesses or business support organizations in the community.

ii. Host a Business Plan Competition

Business plan competitions often serve as conduits for opportunities for future entrepreneurs, as well as provide key market trend insights to local economic developers. Such a competition could help build upon the City's existing entrepreneurial culture and potentially aid in the process of attracting venture capital and angel investors to the region. While the competition could be open to entrepreneurs from all over, the committee may consider only funding those entrepreneurs who commit to creating a high growth company in Gloucester.

The competition could offer mentoring, business class training, and an opportunity to win a "start-up box" of investment and services. Mentors who are successful entrepreneurs themselves could help competitors in completing and refining business plans, to include:

- Completing and refining an investor pitch
- Building out a team
- Marketing
- Sales/business development
- Financial planning

By collaborating with any number of the region's universities, Gloucester could tap the best MBA students for this competition.¹¹ The winner of the business plan competition could also provide a conduit toward venture capital funding.¹²

Additionally, the community could engage the local school system in youth entrepreneurship. Fostering entrepreneurship instills skills and optimism in young people and creates lasting community change. It also prepares and motivates youth to continue in school or successfully enter the workforce. There are many examples of best practices of this model in use throughout the country, usually associated with local community colleges or university-driven k-12 outreach initiatives.

iii. Business Support

Commercial Fishermen Support

Commercial fishing is a foundational industry in Gloucester. The industry intertwines with the City's history, culture, and quality of life. Further, the role of the commercial fisherman as a small business was demonstrated to the Team in highlighting the "ripple effect" of consequences on supporting businesses in the community. City-led information sessions between sector managers, fishermen, and local financial institutions may help to educate both the commercial fishing industry and local financial institutions on market demand and corresponding opportunities. Additionally, the City may consider facilitating trainings on financial literacy and 21st Century skills development among the fishing

¹¹ <http://www.hbs.edu/entrepreneurship/bplan/>

¹² <http://www.mootcorp.org/>

industry workforce. A public-private partnership with the state NOAA Sea Grant program and the industry leaders may provide a valuable alliance to feed technical expertise into the community.

An additional initiative that could add value for not only the commercial fishing industry in Gloucester but also to the visitor-base economy is a City-led fish market at the port. The Port of San Diego has led through public-private partnerships a regular fish market to allow City residents to buy fresh fish almost right off the boat. Similar models used in other ports can also become tourism attractions for people around the region who are interested in experiencing the fishing industry first hand, and taking advantage of the freshest fish available.

Communities could also pursue state revolving loan funds. NOAA supported a request by the Commonwealth of Massachusetts to reallocate \$1 million in funding originally provided for a permit bank to create a revolving loan fund for the fishing industry. This fund, when established, should help secure access to fishery resources for local, small-scale fishermen from small fishing communities.

Promote Local Purchasing

Many cities and regions are seeking ways to encourage large businesses to the area to use local contractors and vendors for services such as food, maintenance, supplies or technology. Given the long standing history of many of the City's "blue chip" businesses and the healthy critical mass of the City, efforts to connect businesses with local product and service providers could be explored and further developed and could be integrated with business incubation as well as workforce training efforts.

Business Development Incentives

Community stakeholders cited the need to market the community and use incentives to attract new businesses. While Tax Increment Financing districts are a common tool in New England, they appear to be a less than desirable tool to implement in Gloucester. Gloucester could consider other incentive models to protect resources such as Growth Incentive Zoning utilized in Barnstable, Massachusetts; Form Based Zoning utilized in Lowell, Massachusetts; and Transfer of Development Rights (TDRs) (or Fees).

Provide Financial Literacy Assistance

Gloucester has resources such as the Community Action Program and the Cape Ann Business Incubator that could collaborate to include experts who can provide financial literacy and "soft skills" training (e.g. interview skills, resume writing, operating in a business environment, phone skills, verbal and written communication, etc). Based on community input this kind of effort, if customized for the fishing industry, could be very helpful for local fishermen.

Major employers could also assist with “local-helping-local” organizational capacity building by encouraging their employees to volunteer as instructors, counselors, and technical advisers to assist businesses and help workers seeking new opportunities.

iv. Capitalize on Community Assets

Gloucester’s leadership and stakeholders emphasized that long-term growth will require economic diversification using the port as a key asset for growth. Although the strongest drivers of waterfront development are residential and recreational, the city has expressed a commitment to developing a diverse maritime base that complements the fishing industry and accommodates and welcomes rather than cedes the working waterfront to tourism. The effort to diversify the local economy is inherently a long-term activity that requires sustained, locally driven direction and leadership. City stakeholders frequently discussed the attractive attributes of living and working in the City of Gloucester, focusing heavily on the close-knit community in the City. Many stakeholders cited the strengths of the City as including its scenic beauty, irreplaceable natural resources, strong public school system, and general ingenuity and intelligence of its citizens. While these are assets shared by the fishery and tourism infrastructure, other industries could benefit from these assets as has been expressed in the emerging maritime industry sector. As an example, the marine technology industry in Gloucester could become a focal point for coordinating training and educational opportunities with the University of Massachusetts, the University of New Hampshire or any of the private educational institutions within Metropolitan Boston.

v. Accelerate Near-Term Projects

Gloucester can continue to ensure that development and infrastructure projects are expedited with necessary due diligence by working with project developers to negotiate development needs on a case-by-case basis and/or to advance efforts that have already been made with the State’s Chapter 43-D process. One of the projects discussed that may be an opportunity for public-private partnership is the development of the parcel known as “I4C2.” This project, with sufficient funding and infrastructure development, may have the potential to tie together the commercial fishing, tourism, and maritime economies. Further analysis of this opportunity would likely be necessary to evaluate funding sources, feasibility, and demand of services. In addition, the coupling with the financing of a public or private parking garage with repayment from parking fees could be an area of development focus. Depending on the placement of the garage, HUD programs may be able to support the project (in part) if the benefiting businesses must create or retain jobs, 51% of which must benefit LMI persons, at a cost of no more than \$35,000 of CDBG funds per job created or retained per mandatory CDBG public benefit standards. The HUD program restrictions would apply to the establishment of a downtown hotel. Due to Gloucester’s relatively small annual entitlement grant, CDBG should be leveraged by providing loans (including Section 108) for a significantly large project (or projects) to catalyze the community’s economic base and encourage private investment. As a result, HUD Section 108 loan resources would likely play a junior role relative to private investment.

vi. *Strengthen the Link between Workforce Investment and Targeted Industry Recruitment*

Gloucester could benefit from a more active, and potentially meaningful, relationship with the local Workforce Investment Board and its associated workforce development efforts. A stronger relationship between the targeted industries of the economic development “sphere” and those of workforce development could help leverage local workforce development resources and regional economic capabilities to foster growth. Benchmarks for recruitment in the short, medium, and long term could be established. Leaders indicated that additional funding and programs are necessary to train workers to transition to higher skill, higher wage positions. Workforce development programs could seek additional funding sources to build upon existing programs or offer a more diverse set of training courses. A medium - to long-term workforce training program coupled with an incentive package could attract businesses in those industries targeted by the region as a whole.

vii. *Encourage Entrepreneurship*

Gloucester stakeholders recognize the necessity of growing and diversifying the area’s economic base. Through efforts that increase the capacity for people, businesses and institutions to engage in entrepreneurship, economic developers can unlock the latent potential within their communities for sustained economic growth.

Mentorship Opportunities

Gloucester has a number of prominent entrepreneurs, developers, traders and business people with experience starting and growing successful businesses. Existing entrepreneurs could be tapped to serve as mentors and key connectors to drive the creation of a deeper network of entrepreneurs and potential entrepreneurs. Gloucester is already home to a strong entrepreneurial community of fishermen and small business owners. This deeply rooted entrepreneurial spirit is a ripe resource for diversifying the region’s economic base.

Gloucester could consider creating a local entrepreneurial support network in which resource providers meet on a regular basis to share information, brainstorm about challenges faced by the entrepreneurs and do cross referrals, for example. This would help to ensure that resources are being connected to meet the needs of entrepreneurs. This is especially relevant because the area is in close proximity to a myriad of higher education research institutions and resources emanating from Boston. Through efforts that increase the capacity for people, businesses, and institutions to engage in entrepreneurship, the latent entrepreneurial potential within the community can be unlocked for sustained economic growth. Additional mentorship opportunities may also be found by tapping into the SCORE network. A description of the SCORE services is available at: <http://www.scorenemass.org/>.

Existing entrepreneurs could also be tapped to serve as mentors and key connectors to drive the creation of a deeper network of entrepreneurs and potential entrepreneurs. Likewise, state resources, such as the Massachusetts Technology Council, Clean Energy Center and Life Sciences Center can be used for the benefit of the region.

Angel Investor/Venture Capitalist Networks

In the information age, investors have the ability to find projects that suit their standards of acceptable risk without attention to state and county boundaries. Gloucester could consider developing a list of contacts for angel investor networks, groups of wealthy individuals interested in investing in early stage small businesses, around the country and encouraging startup businesses to reach out to these investors using the area's economic development strategy as a selling point.

viii. *Maritime Regional Innovation Cluster Opportunities*

During the team visit, interest was expressed in considering Gloucester as the hub of an emerging maritime regional innovation cluster. While there was not the opportunity during the team's visit to validate that interest, the opportunity presented is compelling as a potential part of the City's Harbor Development Plan. One of the potential challenges the city may face in identifying a maritime RIC is a lack of available data that would clearly identify an existing concentration of industrial activity and collaboration among related firms and suppliers. In mitigating this issue, the City may benefit by seeking regional partners in MAPC, New Hampshire, and South Coast Massachusetts. A broader geography, while potentially more difficult to organize, can present a stronger basis for drawing assets to attract outside investment. To further explore the presence and development opportunity of a Regional Innovation Cluster (RIC), the following sections explore some of the parameters of RIC development. The key is to focus on "clustering opportunities".

What is a Regional Innovation Cluster?

"Clusters are geographic concentrations of interconnected companies, specialized suppliers, service providers, and associated institutions in a particular field that are present in a nation or region."¹³ Clusters can affect competition by increasing the productivity of area companies, driving the innovation and stimulating the entrepreneurship and business growth within the cluster. Therefore, while in no way formulaic, cluster development is an attractive method by which to stimulate sustainable growth in a region's economy.

A regional innovation cluster (RIC) is a geographic concentration of firms and related institutions that do business with each other and have common needs for talent, technology, and infrastructure. RICs leverage unique regional strengths to drive new

¹³ Harvard Institute for Strategy and Competitiveness. *Clusters and Clusters Development*. Retrieved from <http://www.isc.hbs.edu/econ-clusters.htm>

products and processes in a particular field, accelerate the growth of existing companies, and create new businesses, jobs and a skilled workforce.

How large or small is a RIC?

A RIC may cross municipal, county, and other jurisdictional boundaries. RICs exist in areas that contain the necessary concentration of firms, associated institutions and industry supply chain.

What Types of Supportive Institutions are within a RIC?

A RIC often includes catalysts of innovation and drivers of regional economic growth such as local universities, government research centers, or other research and development center engaged in technology transfer, commercialization, and entrepreneurship. A successful RIC partners:

- local governments, economic and workforce development organizations to work in concert with
- community lenders, venture development organizations, venture capital firms, angel investment groups, and other institutions focused on expanding access to capital, and
- Private foundations focused on science, business, and innovation; and other public and private agencies and institutions focused on developing the region and cluster firms.

How is a RIC Identified?

A first step in cluster-based economic development is to uncover a region's unique assets and core industries that form a cluster. Using available industry data, a region should understand what industries are growing or emerging, and compare that information to trends in nearby areas or the nation. Most analyses use industry employment data from the North American Industrial Classification System (NAICS) and group industries into clusters. Clusters that show potential for further development should be the targets for economic development strategy.

What Tools Can Help Analyze the Region?

- Innovation in American Regions. This EDA-funded tool provides practitioners a method of exploring clusters by industry and occupation and assessing the innovation capacity of their region using data from four areas: human capital, economic dynamics, productivity and employment, and economic well-being. <http://www.statsamerica.org/innovation>.
- Know Your Region. EDA and the NADO Research Foundation teamed up to deliver a library of information to help local officials, economic development practitioners, community leaders and citizens assess local and regional assets, needs and visions in a global context, leading to long-term regional prosperity and sustainability. <http://www.knowyourregion.org/>.

How is a RIC Supported and Developed?

A cluster strategy will help bring the key partners together to identify the primary challenges and opportunities to growing the cluster. The strategy often includes an inventory of regional assets, partners, strengths and weaknesses, opportunities and threats. A team of people and institutions commit to working together to fill gaps and reach common objectives. Often, a cluster intermediary is formed to be the primary convener to link cluster partners, overcome obstacles and help bring in new resources.

c. Workforce Development and Education

i. *Participate in and Enhance the North Shore Workforce Strategy.*

The alignment of economic and workforce development as an economic development strategy is important and is enhanced by focusing on skills that span multiple industries. With changing sectors and economies, such skills build a strong labor pool and enable the inclusion of workers in new opportunities. The City in partnership with the WIB could conduct a formal transferable skills analysis (TSA) through direct interviews with workers in the community. A professional business counselor would conduct the TSA to examine a person's work history and to highlight areas of expertise and skills that might otherwise go unnoticed. Work activities a person has performed in previous jobs are analyzed, along with the objects the work activities were performed on (materials, products, subject matter, and services), and other skills from personal hobbies and volunteer experiences. This data could then be used not only to identify a set of occupations a worker could be able to perform, but could be compiled into a larger database to create a “skillshed” analysis of Gloucester as a whole and in particular with the fishing community.

A skillshed analysis of the area could identify areas for retraining, placement, and development of entrepreneurship. A skillshed is the geographic area from which a region pulls its workforce and the skills, education, and experience that the workforce possesses. Traditionally, labor markets have been studied in terms of the products produced by a region to understand what industries are relatively strong. A skillshed analysis helps communities understand not only where the region's competitive strengths currently lie by detailing the current workforce mix, but also into which occupations or industries the region could grow by understanding the difference between the workforce's current skill sets and that skill sets needed to compete in new markets. The outcome of the skillshed analysis helps to analyze four key areas:

- Current skills possessed by area workers;
- Projected employment growth, and median wages, skills, and knowledge needed by employers;
- Worker demand considering the factors affecting supply and demand; and,

- Gap analysis between the current set of skills and education and that set needed by current and prospective employers.¹⁴

In addition, the community and local economic and business organizations could work with the local workforce board to connect displaced individuals with local businesses. The State of Iowa has used such an analysis since 2006 after the loss of the Maytag Corporation.¹⁵ The survey and analysis report gives communities the ability to document and illustrate the characteristics of their available labor force. It has proven to be a unique and effective tool for expanding existing businesses or growing new businesses while also attracting prospective new employers into the area.

It is important to “look under the hood” of occupational titles at the specific skills, training, and work activities that make an occupation what it is. The Occupational Information Network (O*NET) reports the knowledge requirements, work activities, and tasks (both core and supplemental) for each occupation.¹⁶ Profiling allows occupations to be grouped according to transferable skills and experience. When combined with a supply/demand analysis, workforce developers can identify opportunities for meeting demand with available skilled workers.

A workforce development initiative, led by the WIB and supported by MAPC and the City, could focus on four key areas: industry insights, education, recruitment, and financing. All of these areas are detailed below.

a. Industry Insights

The purpose of this area is to work with key stakeholders on identifying the workforce demands of the region over the next three years. The team could work to:

- Identify and track the regional sector workforce needs by high demand positions needed for the most pressing sectors;
- Identify the associated need for indirect job creation as a result of the workforce demand;
- Identify the number of trainees that can be reasonably absorbed into the sector markets to fulfill the workforce need;
- Establish a mechanism by which three-year manpower projections will be continuously updated (at least twice per year) in an easy manner, and
- Align with education intermediaries to monitor and make adjustments to insure that an adequate number of trainees are recruited to participate in the industrial training programs.

¹⁴ Iowa Innovation Gateway. (2010). *Skillshed Analysis*. Des Moines.

¹⁵ Economic Modeling Specialists. *Iowa Town Reshapes its Economy with Data-Focused Plan, Partnerships*. Retrieved from <http://www.economicmodeling.com/2008/11/12/iowa-town-reshapes-its-economy-with-data-focused-plan-partnerships>.

A Splash of Green for the Rust Belt. (2008 November 1). *The New York Times*. Retrieved from <http://www.nytimes.com/2008/11/02/business/02wind.html>.

¹⁶ <http://www.onetonline.org/>

b. Education

This focus area could identify the training programs currently utilized by key sectors to supply the skilled workforce demand. The team could work to:

- Identify the number of trainees currently being trained in these programs, identify the training capacity of each training program, and identify career ladders and progression systems in key sectors of targeted industries;
- Identify and establish key stakeholders and training liaison contacts in the educational institutions that supply the skilled workforce;
- Identify and establish cooperative on-the-job training alliances to secure job experience and potential job opportunities for trainees, and;
- Identify area scholarship programs; identify and classify each scholarship by business sector, amount of money available, and the selection criteria required to secure the funds.

c. Recruitment

Recruitment efforts could work in alignment with the education community, trade organizations, and the local economic development delivery system to develop an adequate supply of skilled workers for high-demand positions. The team could work to:

- Develop the key recruitment messages;
- Develop a methodology that utilizes a wide variety of cost-effective sources to disseminate recruitment messages locally, regionally, and nationally in order to recruit needed workers, and;
- Develop a strategic recruitment plan with timelines for implementation.

d. Finance and Funding

Finance and funding efforts could focus on developing a budget, justifying the financial need, and securing the funds needed to attract financial resources needed to develop a workforce team. The following tasks could be considered:

- Develop a budget and justification to secure the funds needed for the workforce team project;
- Research, identify, and secure training and administrative funding;
- Develop funding consortia among businesses, industry, local government, economic development organizations, and education and training organizations, and;
- Monitor the financial status and integrity of the workforce team project and recommend adjustments to insure the financial success of the program.

d. Marketing and Communication

The peak tourism season for Gloucester is Memorial Day to Labor Day. With many businesses earning most of their income during this part of the year, it is very important to explore mechanisms to expand the tourism season. Additionally, according to stakeholders, commercial fishing is one of the main year-round industries. Expanding marketing and rebranding could help increase the profitability of both these industries. Gloucester could benefit from new and creative measures to expand its traditional tourism season and to attract a more diverse set of visitors.

i. Market Shoulder Seasons

Gloucester could conduct a “challenge” competition (similar to the U.S. State Department’s Democracy Video Challenge) which asks the citizens of area to use social media to highlight why people should visit the area in the off-season. The objective is to have the tranquility of the offseason and its beauty go “viral” so people can see for themselves the quality of life, the beaches, and the people of the area, possibly attracting more visitors. As many of the recreational fishing fleet noted, some of the best fishing is in the fall season. Gloucester could target tourism groups that have never experienced Massachusetts. For example, North Dakota is targeting Canadians to visit during the winter.¹⁷

Area stakeholders could spearhead an effort to develop creative marketing strategies utilizing their network of business owners. Stakeholders could attempt to expand the “footprint” of the Gloucester tourism market through outreach efforts by using familiarization tours. Additionally, the area could explore programs to encourage local residents to buy local goods and services. Some examples include group discounts, marketing events, or forming a network of referrals to neighboring business owners.

The area could also further market its non-coastal natural assets. For example, the area could further capitalize on its opportunities for canoeing and camping to attract visitors interested in ecotourism and cultural/arts based tourism. Ecotourism is one of the fastest growing outlets for the millennial generation, while baby boomers are enjoying “back to basics” vacations focusing on nature, history, arts, and literature.

Some ideas could include the following events:

- Reach out to regional universities, local art centers, local second homeowners, etc, to create Chautauqua type events at locations throughout the area.¹⁸
- Partner with local business owners to create multi stop “vocation vacations” trips where people could be part of the fishing fleet, be an artist,

¹⁷ <http://www.vancouversun.com/travel/great+winter+vacation+North+Dakota+sans+palm+trees/4185807/story.html>

¹⁸ <http://www.ciweb.org/>

etc. These trips could focus on the East Coast crowd who would like to do a different job for just a day or two.¹⁹

- Create EcoTours where people could help “rebuild” shoreline, create trails, etc., that could have a long-term positive effect on the area. Local businesses could sponsor these groups by giving them room and board in exchange for helping the community. This could be an excellent way to increase shoulder season activity.²⁰
- Move events and festivals to shoulder season months.
- Develop a “Gloucester VIP” Card - A VIP card offering discounts to travelers could help encourage them to spend extra time and dollars in Gloucester.

ii. Market Research

Gloucester’s tourism industry relies primarily on visitors who drive to the area from adjacent states. The Gloucester Tourism Commission could evaluate how tourism marketing dollars are being spent, and could perform a market research study to determine how and where to best focus marketing efforts to attract a more diverse visitor base. Additional research could be conducted regionally to determine the reach, objective perception, and viability of the existing “brand”, and to identify opportunities to expand the area’s recognition with visitors.

The City of Gloucester, the harbor area, and the surrounding parts of Cape Ann have distinct brand identities tied directly to their individual mixes of industries and tourism profiles. However, all of the communities share a common brand linked to the ocean and interdependence on industries and public perception of quality of life throughout the region. These underlying themes are recognized in much of the economic development and tourism marketing traditionally done in each of these communities.

iii. Consistent and Active Communication

Small but consistent efforts can go a long way in keeping leadership informed and up to speed on efforts that impact their purview. For example, the County commissioner and all local mayors and chamber executive directors could meet regularly with local university and technical college presidents to discuss economic development priorities. This is a chance for civic leaders to talk to each other, build alliances, dispel myths, and identify emerging opportunities. Additionally, the Mayor and City Council could hold a quarterly breakfast or luncheon meeting to engage local and regional business leaders in discussion about business opportunities and challenges. The City Council and Mayor could partner with the local chamber and other regional partners to set up this meeting, which could be held in a neutral location.

¹⁹ http://vocationvacations.com/store/dream_job_vacations_store.php

²⁰ <http://www.ecovolunteer.org/>
<http://www.greenyour.com/transportation/travel/vacation/tips/take-an-eco-volunteer-vacation>

Economic development leadership could further engage local political leadership in strategic business retention and expansion activities. Economic development leaders could provide the Mayors with a list of top companies to personally call on or meet with on a regular basis. This includes both existing companies as well as prospective ones. Critical firms, high growth or high risk firms could be red-flagged for priority. In addition, the Mayor and City Council members could regularly send letters out to invite targeted businesses to attend City briefings and participate in face-to-face meetings with economic development staff.

6. Appendix

a. Site Visit Agenda

Site Visit Agenda *City of Gloucester, MA*

May 2-4, 2011

Day 1 – Monday, May 2nd

8:30 - 9:30 a.m. State of the City

Purpose: Give context of City Finance, Infrastructure, and Capacity

Attendees: CFO, COO, DPW Director, CD Director, Planning Director, Grants Administrator, Police Chief, Fire Chief, School Superintendent.

9:30 – 9:45 Break

9:45 – 11:45 Economic Development Overview

Purpose: Review expectations for site visit; discuss region's economic development strategy and business efforts

12:00 – 1:30 Working Lunch – Local Officials

Purpose: Discuss economic growth priorities and challenges

1:45 – 3:15 p.m. Industry – city-wide

Purpose: Discuss business development environment. programs, finance, opportunities and challenges

3:15 - 4:15 p.m. Break

4:15 - 6:00 p.m. Tour on CATA Trolley

Day 2 – Tuesday, May 3rd

8:30 –10:00 a.m. Fishing Industry

Purpose: Discuss challenges and strategies for sustaining the fishing industry and related services primarily dependent on the fishery.

10:00 a.m. Break

10:15 –11:45 a.m. Maritime Industry

Purpose: Discuss opportunities in research, education and the maritime industry sector

12:00 - 1:30 p.m. Lunch – Current State Partnerships

Purpose: Discuss state and regional economic development programs and business recovery initiatives

1:45 - 3:15 p.m. Visitor-based Industry/Arts & Culture

Purpose: Discuss challenges and opportunities

3:30 - 4:30 p.m. Workforce Development

Purpose: Work force development discussion

Day 3 – Wednesday, May 4th

9:00 –10:30 a.m. Final wrap meeting with the Mayor

b. Narrative from the 2005-2009 American Community Survey 5-Year Estimates

Population and Housing Narrative Profile: 2005-2009

Data Set: **2005-2009 American Community Survey 5-Year Estimates**

Survey: **American Community Survey**

HOUSEHOLDS AND FAMILIES: In 2005-2009 there were 13,000 households in Gloucester city. The average household size was 2.4 people.

Families made up 63 percent of the households in Gloucester city. This figure includes both married-couple families (51 percent) and other families (11 percent). Nonfamily households made up 37 percent of all households in Gloucester city. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

NATIVITY AND LANGUAGE: Six percent of the people living in Gloucester city in 2005-2009 were foreign born. Ninety-four percent was native, including 74 percent who were born in Massachusetts.

Among people at least five years old living in Gloucester city in 2005-2009, 10 percent spoke a language other than English at home. Of those speaking a language other than English at home, 21 percent spoke Spanish and 79 percent spoke some other language; 36 percent reported that they did not speak English "very well."

GEOGRAPHIC MOBILITY: In 2005-2009, 92 percent of the people at least one year old living in Gloucester city were living in the same residence one year earlier; 5 percent had moved during the past year from another residence in the same county, 1 percent from another county in the same state, 2 percent from another state, and less than 0.5 percent from abroad.

EDUCATION: In 2005-2009, 91 percent of people 25 years and over had at least graduated from high school and 35 percent had a bachelor's degree or higher. Nine percent were dropouts; they were not enrolled in school and had not graduated from high school.

The total school enrollment in Gloucester city was 7,100 in 2005-2009. Nursery school and kindergarten enrollment was 950 and elementary or high school enrollment was 4,500 children. College or graduate school enrollment was 1,600.

INDUSTRIES: In 2005-2009, for the employed population 16 years and older, the leading industries in Gloucester city were Educational services, and health care, and social assistance, 23 percent, and Manufacturing, 12 percent.

OCCUPATIONS AND TYPE OF EMPLOYER: Among the most common occupations were: Management, professional, and related occupations, 38 percent; Sales and office

occupations, 24 percent; Service occupations, 18 percent; Production, transportation, and material moving occupations, 11 percent; and Construction, extraction, maintenance, and repair occupations, 8 percent. Seventy-seven percent of the people employed were Private wage and salary workers; 11 percent was Federal, state, or local government workers; and 12 percent was Self-employed in own not incorporated business workers.

TRAVEL TO WORK: Seventy-five percent of Gloucester city workers drove to work alone in 2005-2009, 9 percent carpooled, 4 percent took public transportation, and 6 percent used other means. The remaining 6 percent worked at home. Among those who commuted to work, it took them on average 22.8 minutes to get to work.

INCOME: The median income of households in Gloucester city was \$63,158. Seventy-nine percent of the households received earnings and 17 percent received retirement income other than Social Security. Thirty percent of the households received Social Security. The average income from Social Security was \$15,992. These income sources are not mutually exclusive; that is, some households received income from more than one source.

POVERTY AND PARTICIPATION IN GOVERNMENT PROGRAMS: In 2005-2009, 7 percent of people were in poverty. Eleven percent of related children under 18 were below the poverty level, compared with 7 percent of people 65 years old and over. Five percent of all families and 25 percent of families with a female householder and no husband present had incomes below the poverty level.

POPULATION OF Gloucester city: In 2005-2009, Gloucester city had a total population of 30,000 - 16,000 (53 percent) females and 14,000 (47 percent) males. The median age was 45.6 years. Twenty percent of the population was under 18 years and 17 percent was 65 years and older.

For people reporting one race alone, 97 percent was White; 1 percent was Black or African American; less than 0.5 percent was American Indian and Alaska Native; 1 percent was Asian; less than 0.5 percent was Native Hawaiian and Other Pacific Islander, and 1 percent was Some other race. One percent reported Two or more races. One percent of the people in Gloucester city was Hispanic. Ninety-six percent of the people in Gloucester city was White non-Hispanic. People of Hispanic origin may be of any race.

HOUSING CHARACTERISTICS: In 2005-2009, Gloucester city had a total of 15,000 housing units, 13 percent of which were vacant. Of the total housing units, 59 percent was in single-unit structures, 41 percent was in multi-unit structures, and less than 0.5 percent was mobile homes. Nine percent of the housing units were built since 1990.

OCCUPIED HOUSING UNIT CHARACTERISTICS: In 2005-2009, Gloucester city had 13,000 occupied housing units - 8,600 (67 percent) owner occupied and 4,200 (33 percent) renter occupied. Three percent of the households did not have telephone service and 9 percent

of the households did not have access to a car, truck, or van for private use. Multi Vehicle households were not rare. Forty percent had two vehicles and another 15 percent had three or more.

HOUSING COSTS: The median monthly housing costs for mortgaged owners was \$2,025, nonmortgaged owners \$709, and renters \$958. Forty-six percent of owners with mortgages, 24 percent of owners without mortgages, and 46 percent of renters in Gloucester city spent 30 percent or more of household income on housing.

c. Inventory of Economic Recovery Programs

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
DHS	Federal Emergency Management Agency (FEMA)	Pre-Disaster Mitigation (PDM) Program	States, territories, Indian tribal governments, communities	FEMA Region III, Patricia Arcui, 615 Chestnut St. Philadelphia, PA 19106 (215) 931-5608 Department of Homeland Security, FEMA Grant Programs Directorate, 500 C Street, SW, Washington, DC 20472 Email: askcsid@dhs.gov Phone: (800) 368-6498	X									
DHS	Federal Emergency Management Agency (FEMA)	Port Security Grant Program (PSGP)	Port Areas	FEMA Region III, Patricia Arcui, 615 Chestnut St. Philadelphia, PA 19106 (215) 931-5608 Department of Homeland Security, FEMA Grant Programs Directorate, 500 C Street, SW, Washington, DC 20472 Email: askcsid@dhs.gov Phone: (800) 368-6498										
DHS	Federal Emergency Management Act (FEMA)	Hazard Mitigation Grant Program (HMGP)	States, territories, tribal governments, and communities	FEMA Region III, Patricia Arcui, 615 Chestnut St. Philadelphia, PA 19106 (215) 931-5608 Department of Homeland Security,	X			X		X				

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
				FEMA Grant Programs Directorate, 500 C Street, SW, Washington, DC 20472 Email: askcsid@dhs.gov Phone: (800) 368-6498									
DHS	Federal Emergency Management Act (FEMA)	Multi-Hazard Mitigation Planning Program	States, territories, Indian tribal governments, communities	FEMA Region III, Patricia Arcui, 615 Chestnut St. Philadelphia, PA 19106 (215) 931-5608 Department of Homeland Security, FEMA Grant Programs Directorate, 500 C Street, SW, Washington, DC 20472 Email: askcsid@dhs.gov Phone: (800) 368-6498	X					X	X	X	X
DOC	Economic Development Administration (EDA)	Investments for Public Works and Economic Development Facilities	(i) District Organizations of designed Economic Development Districts; (ii) Indian Tribes or a consortium of Indian Tribes; (iii) States, cities, and other political subdivisions of a State; (iv) institutions of higher education or a consortium of institutions of higher education; or (v) private or public nonprofit organizations acting in cooperation with a political subdivision of a State.	Philadelphia Regional Office, Matthew Suchodoloski Curtis Center, Independence Square W Suite 140 Philadelphia, PA (215) 597-1242	X			X		X	X		



Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
DOC	Economic Development Administration (EDA)	Economic Adjustment Assistance Program	(i) District Organizations of designed Economic Development Districts; (ii) Indian Tribes or a consortium of Indian Tribes; (iii) States, cities, and other political subdivisions of a State; (iv) institutions of higher education or a consortium of institutions of higher education; or (v) private or public nonprofit organizations acting in cooperation with a political subdivision of a State.	Philadelphia Regional Office, Matthew Suchodoloski Curtis Center, Independence Square W Suite 140 Philadelphia, PA (215) 597-1242	X		X	X	X	X		X	X
DOC	Economic Development Administration (EDA)	Economic Development Support for Planning Organizations	(i) District Organizations of designed Economic Development Districts; (ii) Indian Tribes or a consortium of Indian Tribes; (iii) States, cities, and other political subdivisions of a State; (iv) institutions of higher education or a consortium of institutions of higher education; or (v) private or public nonprofit organizations acting in cooperation with a political subdivision of a State.	Philadelphia Regional Office, Matthew Suchodoloski Curtis Center, Independence Square W Suite 140 Philadelphia, PA (215) 597-1242	X				X	X			X
DOC	Economic Development Administration (EDA)	Economic Development Technical Assistance	(i) District Organizations of designed Economic Development Districts; (ii) Indian Tribes or a consortium of Indian Tribes; (iii) States, cities, and other political subdivisions of a State; (iv) institutions of higher education or a consortium of institutions of higher education; or (v) private or public nonprofit organizations acting in cooperation with a political subdivision of a State.	Philadelphia Regional Office, Matthew Suchodoloski Curtis Center, Independence Square W Suite 140 Philadelphia, PA (215) 597-1242	X					X			X

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
DOC	National Oceanic and Atmospheric Administration (NOAA)	Fisheries Finance Program (FFP)	Commercial fishermen, processors, or distributors of fishery products	Northeast Region, Patricia Kurkul 55 Great Republic Drive, Gloucester MA 01930 , Gloucester MA 01930 (978) 281-9250			X	X					
DOC	National Oceanic and Atmospheric Administration (NOAA)	Coastal Zone Management	MA Coastal Zone Management Program	NOAA Office of Ocean and Coastal Resource Management, Rebecca Newhall 55 Great Republic Drive, Gloucester MA 01930 (978) 281-9237	X								
DOC	National Oceanic and Atmospheric Administration (NOAA)	Fishermen’s Contingency Fund (Title IV)	U.S. commercial fishermen compensates fishermen for economic and property losses caused by oil and gas development on the U.S. Outer Continental Shelf.	Northeast Region, Patricia Kurkul 55 Great Republic Drive, Gloucester MA 01930 (978) 281-9250		X	X						
DOC	National Oceanic and Atmospheric Administration (NOAA)	Marine Fisheries Initiative (MARFIN)	Awards limited to applicants in the Southeast U.S. Gulf of Mexico region and states along the south Atlantic coastline (from North Carolina to Florida)	Northeast Region, Patricia Kurkul 55 Great Republic DriveGloucester MA 01930 (978) 281-9250									X
DOC	Minority Business Development Agency	Minority Business Enterprise Centers	Individuals, nonprofit organizations, for- profit firms, local and State governments, Native American Tribes, and educational institutions	Federal Regions I, II, and III, Heyward Davenport 26 Federal Plaza, Room 3720 New York, NY 10278 (212) 264-3262						X	X		

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
DOC	Minority Business Development Agency	Minority Business Opportunity Center (MBOC)	Federal, State, or local government entities or quasi governmental entities; American Indian Tribes; colleges/universities; and nonprofit organizations	Federal Regions I, II, and III, Heyward Davenport 26 Federal Plaza, Room 3720 New York, NY 10278 (212) 264-3262				X		X	X			
DOC	Minority Business Development Agency	Native American Business Enterprise Centers	Individuals, nonprofit organizations, for- profit firms, local and State governments, Native American Tribes, and educational institutions	Federal Regions I, II, and III, Heyward Davenport 26 Federal Plaza, Room 3720 New York, NY 10278 (212) 264-3262						X	X			
DOC	National Oceanic and Atmospheric Administration (NOAA)	Saltonstall-Kennedy Grant Program (Fisheries Development/Utilization Research and Development)	Awards limited to applicants in coastal states/communities and U.S. territories that provide financial assistance for research and development projects to benefit the U.S. fishing industry.	Northeast Region, Patricia Kurkul 55 Great Republic Drive Gloucester MA 01930 (978) 281-9250						X		X	X	
DOC	Minority Business Development Agency	MBDA Business Center (MBC)	Individuals, nonprofit organizations, for- profit firms, local and State governments, Native American Tribes, and educational institutions, State or local government entities or quasi governmental entities	Federal Regions I, II, and III, Heyward Davenport 26 Federal Plaza, Room 3720 New York, NY 10278 (212) 264-3262				X		X	X			

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
DOC	Minority Business Development Agency	Native American Business Enterprise Centers (NABEC)	Individuals, nonprofit organizations, for- profit firms, local and State governments, Native American Tribes, and educational institutions	Federal Regions I, II, and III, Heyward Davenport 26 Federal Plaza, Room 3720 New York, NY 10278 (212) 264-3262				X		X	X		
DOE		Industrial Technologies Program	Individuals, small businesses	U.S. Department of Energy 1000 Independence Ave., SW Washington, DC 20585 (202) 586-5000						X	X		
DOL	Employment and Training Administration (ETA)	Employment Service/Wagner- Peyser Funded Activities	Job Seekers and Employers	Massachusetts, Grace Kilbane JFK Federal Building, Room E-350 Boston, MA 02203 (617) 688-0170					X				
DOL	Employment and Training Administration (ETA)	Workforce Investment Act (WIA), Adult Program	Individuals	Massachusetts, Grace Kilbane JFK Federal Building, Room E-350 Boston, MA 02203 (617) 688-0170					X				
DOL	Employment and Training Administration (ETA)	Workforce Investment Act (WIA), Dislocated Workers Program	Individuals	Massachusetts, Grace Kilbane JFK Federal Building, Room E-350 Boston, MA 02203 (617) 688-0170					X				

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
DOL	Employment and Training Administration	Unemployment Insurance	Individuals- temporary employment via states	Massachusetts, Grace Kilbane JFK Federal Building, Room E-350 Boston, MA 02203 (617) 688-0170		X								
FDIC	Board of Governors of the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Office of the Comptroller of the Currency (OCC), and Office of Thrift Supervision (OTS)	Regulatory Relief for Federally Insured Financial Institutions	Nonprofit organizations, businesses	Boston Area Office 15 Braintree Hill Office Park, Suite 100, Braintree, MA 02184-8701 Toll-free: (866) 728-9953 Local: (781) 794-5500			X	X						
GSA	Federal Supply Service (FSS)	Disposal of Federal Surplus Real Property	States, localities, nonprofit organizations	New England Region O’Neill Federal Building 10 Causeway St, Room 1085 Boston, MA 02222 (617) 565-6573	X		X							
GSA	Federal Supply Service (FSS)	Donation of Federal Surplus Property	States, localities, nonprofit organizations	New England Region O’Neill Federal Building 10 Causeway St, Room 1085 Boston, MA 02222 (617) 565-6573	X		X							

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
HHS	Administration for Children and Families (ACF)/Office of Community Services	Community Services Block Grant (CSBG)	Community Services Block Grant provides support to local service agencies, usually referred to as Community Action Agencies (CAAs) for services to address the causes and conditions of poverty in communities. CAAs provide a variety of services that may be relevant to individuals and families experiencing economic dislocation. Services may include emergency food services, assistance with energy bills, linkage to education and job training efforts, and other immediate and long term supports.	Massachusetts, Gerald Bell Manager Community Service Programs Massachusetts Department of Housing & Community Development 100 Cambridge Street, Suite 300 Boston, MA 02114 Phone: 617-573-1438 Fax: 617-573-1460 Email: Gerald.bell@state.ma.us Web: www.state.ma.us/dhcd 	X				X					X
HHS	Administration for Children and Families (ACF)/Office of Community Services	Community Services Block Grant Discretionary Awards	State, localities, nonprofit organizations	Massachusetts, Gerald Bell Manager Community Service Programs Massachusetts Department of Housing & Community Development 100 Cambridge Street, Suite 300 Boston, MA 02114 Phone: 617-573-1438 Fax: 617-573-1460 Email: Gerald.bell@state.ma.us Web: www.state.ma.us/dhcd 					X	X	X			
HHS	Administration for Children and Families (ACF)	Demonstration Projects to Address Health Professions Workforce Needs	State governments, public/private and state controlled institutions of higher education, and Federally Recognized Tribal governments	Administration for Children and Families 370 L'Enfant Promenade, S.W. Washington, D.C. 20447					X					

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
HHS	Administration for Children and Families (ACF)/Office of Community Services	Low Income Home Energy Assistance program (LIHEAP)	States, Tribes, Territories	Low Income Home Energy Assistance Program HHS, Administration For Children and Families Office of Community Services, Division of Energy Assistance (DEA) Aerospace Building, 5th Floor West 370 L'Enfant Promenade, S.W. Washington, D.C. 20447 Phone Number: (202) 401-9351 Fax Number: (202) 401-5661 Region I (Boston), Karmen Blackwell Tel: (202) 401-4864 Email: karmen.blackwell@acf.hhs.gov		X								
HHS	Administration for Children and Families (ACF)/Office of Community Services	Child Care and Development Fund (CCDF)	States, tribes, and territories	Massachusetts, Massachusetts Department of Early Education and Care 51 Sleeper Street, 4th Floor Boston, MA 02210 Phone: 617-988-6600 Web Site: http://www.eec.state.ma.us/										
HUD	Community Planning and Development (CPD)	Community Development Block Grants /Entitlement Grants	Localities	Massachusetts, Barbara Fields 10 Causeway Street Room 301 Boston, MA 02222 (617) 994-8200 (860) 240-4800	X	X	X	X	X	X	X			

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
HUD	Community Planning and Development (CPD)	Community Development Block Grants/ States Program	Localities via states	Massachusetts, Barbara Fields 10 Causeway Street Room 301 Boston, MA 02222 (617) 994-8200	X	X	X	X	X	X	X		
HUD	Community Planning and Development (CPD)	Community Development Block Grants / Section 108 Loan Guarantee Program	Localities and states	Massachusetts, Barbara Fields 10 Causeway Street Room 301 Boston, MA 02222 (617) 994-8200		X ¹		X		X	X		
SBA		Guaranteed Loan Programs	Small businesses	Massachusetts District Office, 10 Causeway Street, Room 265 Boston, MA 02222 (617) 565-5590 SBA Executive Secretariat 409 3rd. Street, SW, Washington, DC 20416 email: SBAExecSec@sba.gov phone: 1-800-827-5722				X			X		
SBA		Surety Bond Guarantee	Small businesses	Massachusetts District Office, 10 Causeway Street, Room 265 Boston, MA 02222				X			X		

¹ Cash flow (for working capital) is only available to businesses.

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
				(617) 565-5590 SBA Executive Secretariat 409 3rd. Street, SW, Washington, DC 20416 email: SBAExecSec@sba.gov phone: 1-800-827-5722									
SBA		Investment Capital Program	Small businesses	Massachusetts District Office, 10 Causeway Street, Room 265 Boston, MA 02222 (617) 565-5590 SBA Executive Secretariat 409 3rd. Street, SW, Washington, DC 20416 email: SBAExecSec@sba.gov phone: 1-800-827-5722				X			X		
SBA		Counseling & Mentoring	Small businesses	Massachusetts District Office, 10 Causeway Street, Room 265 Boston, MA 02222 (617) 565-5590 SBA Executive Secretariat 409 3rd. Street, SW, Washington, DC 20416 email: SBAExecSec@sba.gov phone: 1-800-827-5722						X	X		X
Treasury	Community Development Financial Institutions Fund (CDFI	Community Development Financial Institution Program/Native Initiatives/Bank Enterprise Award	Certified CDFIs (banks, credit unions, loan funds, venture capital firms) and certified Community Development Entities (for	Phone: (202) 622-8662 Fax: (202) 622-7754				X		X			

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
	Fund)	program/New Market Tax Credit (NMTC) Program	NMTC Program only)	Address: 601 Thirteenth Street, NW, Suite 200, South, Washington, DC 20005										
USDA	Agriculture Marketing Service	Farmers Market Promotion Program	Agricultural cooperatives, producer networks, producer associations, local governments, nonprofit corporations, public benefit corporations, economic development corporations, regional farmers’ market authorities and Tribal governments	www.ams.usda.gov/FMPP Carmen Humphrey.						X	X	X	X	
USDA	Agriculture Marketing Service	Federal-State Marketing Improvement Program	State Departments of Agriculture, State agricultural experiment stations, and other appropriate State agencies	www.ams.usda.gov/FSMIP Janise Zygmunt	X					X	X	X	X	
USDA	Rural Development (RD)/Rural Business-Cooperative Service (RBS)	Business and Industry Guaranteed Loan Program	Cooperative organizations, corporations, partnerships, or other legal entities organized and operated on a profit or nonprofit basis; Federally recognized tribal groups; public bodies; or individuals in rural areas	Rural Business-Cooperative Service, 1400 Independence Ave SW, Room 6867, Stop 3225, South Agriculture Building, Washington, DC 20250-3225 Phone: (202) 720-1400		X	X	X		X	X			
USDA	Rural Development (RD)/Rural Business-Cooperative Service (RBS)	Intermediary Re-lending Program	States, localities, nonprofit organizations in rural areas	Rural Business-Cooperative Service, 1400 Independence Ave SW, Room 6867, Stop 3225, South Agriculture Building, Washington, DC 20250-3225 Phone: (202) 720-1400			x	X		X	x			
USDA	Rural Development (RD)/Housing and Community Facilities	Community Facilities Direct and Guaranteed Loan and Grant Programs	Non-profits, Indian tribes, state and federal government agencies, and local communities in Rural Communities	Massachusetts, Rhode Island, Connecticut Jonathan Healy, State Director 451 West Street Amherst, MA 01002-2999	X			X		X				

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area									
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation	
				Voice: 1 (800) 352-8015 (toll free) or (413) 253-4300 Fax: (413) 253-4347										
USDA	Rural Development /Business and Cooperative Programs	Rural Business Enterprise Grant	Cooperative organizations, corporations, partnerships, or other legal entity organized and operated on a profit or nonprofit basis; Federally recognized tribal group; a public body; or an individual in Rural Communities	Massachusetts, Rhode Island, Connecticut Jonathan Healy, State Director 451 West Street Amherst, MA 01002-2999 Voice: 1 (800) 352-8015 (toll free) or (413) 253-4300 Fax: (413) 253-4347		X	X	X		X	X			
USDA	Rural Development	Rural Business Opportunity Grant	Rural public bodies, rural nonprofit corporations, rural Indian tribes, and cooperatives	Massachusetts, Rhode Island, Connecticut Jonathan Healy, State Director 451 West Street Amherst, MA 01002-2999 Voice: 1 (800) 352-8015 (toll free) or (413) 253-4300 Fax: (413) 253-4347	X				X	X	X	X	X	
USDA	Rural Development	Value-Added Producer Grant Program (VAPG)	Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer- based business ventures in rural areas	Massachusetts, Rhode Island, Connecticut Jonathan Healy, State Director 451 West Street Amherst, MA 01002-2999 Voice: 1 (800) 352-8015 (toll free) or (413) 253-4300 Fax: (413) 253-4347		X		X			X			
USDA	National Institute of Food and Agriculture	Small Business Innovation Research	Owners of small businesses	Siva Sureshwaran, National Program Leader, Institute of Food Production and Sustainability					X	X	X	X		

Dept/ Agency	Sub agency	Program	Recipient	Contact Information	Targeted Economic Recovery Subject Area								
					Community Planning and Capacity	Cash Flow – Individuals and Businesses	Business Resumption	Finance and Access to Capital	Workforce Development	Economic Development	Small Business	Marketing and Communication	Assessment and Evaluation
				U.S. Department of Agriculture National Institute of Food and Agriculture 1400 Independence Ave., SW, STOP 2201 Washington, DC 20250 Phone: (202) 720-7536 Fax: (202) 401-6070; e-mail: ssureshwaran@nifa.usda.gov									

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
Alex C. Walker Foundation	The foundation funds local, national, and international projects as pilot studies or demonstrations for solving economic imbalances that may affect the United States or challenge the global free-enterprise system.	Foundation funds market approaches for addressing economic imbalances and promoting a sustainable economy. Grants are aarded to: <ul style="list-style-type: none"> Investigate the causes of economic imbalances; Investigate the effect of the monetary system in fostering a sustainable economy; Investigate causes tending to destroy or impair the free-market system; Explore and develop free-market solutions; and Disseminate information on the results and findings. 	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Barrett P. Walker Alex C. Walker Foundation 1729 Coventry Place Decatur, GA 30030 404-378-2752 ADDITIONAL INFORMATION: http://walker-foundation.org/Walker/ .
Ambrose Monell Foundation	Giving nationally and internationally.	The foundation aids and contributes to religious, charitable, scientific, literary, and educational uses and purposes in New York, elsewhere in the United States, and throughout the world	The Ambrose Monell Foundation funds only those organizations that are qualified to receive charitable grants under the United States Internal Revenue Code and applicable regulations. The foundation does not make grants to individuals.	The Ambrose Monell Foundation One Rockefeller Plaza, Suite 301 New York, NY 10020-2002 212-586-0700 info@monellvetlesen.org ADDITIONAL INFORMATION:

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
				http://www.monellvetlesen.org/monell/default.htm .
Andrew W. Mellon Foundation	Giving nationally.	Higher Education & Scholarship; Scholarly Communications; Research in Information Technology; Museums & Art Conservation; Performing Arts; and Conservation & the Environment.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code. No support is provided for organizations that are primarily local in their mission.	The Andrew W. Mellon Foundation 140 East 62nd Street New York, NY 10065 212-838-8400 inquiries@mellon.org The Andrew W. Mellon Foundation 282 Alexander Street Princeton, NJ 08540 609-924-9424 ADDITIONAL INFORMATION: http://www.mellon.org/grant_programs/programs .
Annie E. Casey Foundation	Giving nationally.	The primary mission of the foundation is to foster public policies, human service reforms, and community supports to meet the needs of today's vulnerable children and families. The Casey Foundation supports a diverse range of efforts designed to build better futures for millions of children at risk of poor educational, economic, social, and health outcomes.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code. Most grantees have been invited by the foundation to participate in these projects.	The Annie E. Casey Foundation 701 St. Paul Street Baltimore, MD 21202 410-547-6600 webmail@aecf.org ADDITIONAL INFORMATION: http://www.aecf.org/ .
AT&T Foundation	Giving nationally.	AT&T is committed to advancing education, strengthening communities and improving lives. Through its philanthropic initiatives and partnerships, AT&T and the AT&T Foundation support projects that create opportunities, make connections and address community needs where we – and our customers – live and work. Supporting education has been a major focus for AT&T for more than a century, and education is our key philanthropy focus. We are driven to help students succeed – in school, in the workforce, and in life.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	The AT&T Foundation 120 East Travis, Suite 350 San Antonio, TX 78205 800-591-9663 ADDITIONAL INFORMATION: http://www.att.com/gen/corporate-citizenship?pid=7736 .
Ben & Jerry's Foundation	Giving on a national basis and to U.S. territories.	Supports organizations involved with early childhood development, the environment, AIDS, employment, agriculture, housing, youth citizenship, civil rights, community development, citizen participation, minorities, Native Americans, women, gays and lesbians, immigrants, economically disadvantaged people, and homeless people. Special emphasis is directed toward programs designed to facilitate progressive social change and social	Organizations supporting agriculture; AIDS; child development, education; civil rights; civil rights, race/intergroup relations; community development; economically disadvantaged; employment; employment, labor unions/organizations; environment; and natural resources. No support for state agencies, basic or direct service organizations, or universities programs.	Ben & Jerry's Foundation, Inc. 30 Community Drive South Burlington, VT 05403 802-846-1500 ADDITIONAL INFORMATION: http://benjerry.com/foundation/index.html .

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
		justice.		
Boat U.S. Foundation	Volunteer and nonprofit, tax-exempt organizations interested in community-based boat safety education.	Goal is to support programs that reduce accidents and fatalities and increase stewardship of waterways. Grants up to \$4,000 are provided to local, nonprofit, volunteer-based organizations to support education and hands-on efforts aimed at cleaning up the boating environment.	Grants awarded to volunteer and nonprofit, tax-exempt organizations for community-based boating safety education.	Boat U.S. Foundation 147 Old Solomon's Island Road, Suite 513 Annapolis, Maryland 21401 800-245-2628 / 703-823-9550, ext. 8354 ADDITIONAL INFORMATION: http://boat.us.com/foundation/cleanwater/grants .
Build-A-Bear Workshop Foundation	Giving nationally.	Committed to improving communities and impacting lives through unique philanthropic programs that help children and families, animals, and the environment. Support for health and wellness, education/literacy, and disaster recovery is also considered.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Foundation Bear The Build-A-Bear Workshop Foundation 1954 Innerbelt Business Center Drive St. Louis, MO 63114-5760 314-423-8000, ext. 5366 / 877-789-2327 giving@buildabear.com ADDITIONAL INFORMATION: http://www.buildabear.com/aboutus/community/babwfoundation.aspx .
Captain Planet Foundation	Giving nationally.	Supports hands-on environmental projects to encourage youth to work individually and collectively to solve environmental problems in their neighborhoods and community. The focus is on elementary and secondary education, environment, federated giving programs, human services, and programs for children and youth.	Schools and U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Taryn Murphy, Program Director Senior Director of Educational Programs/Grants Captain Planet Foundation, Inc. 133 Luckie Street 2nd Floor Atlanta, GA 30303 404-522-4270. tarynm@turnerfoundation.org / tarynm@captainplanetfdn.org ADDITIONAL INFORMATION: http://captainplanetfdn.org .
CDC Foundation	Giving nationally.	The foundation currently has programs in the areas of global health; chronic diseases & birth defects; infectious disease; injury & violence; environmental health; training, education, & advocacy; and emergency preparedness & response.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	CDC Foundation 55 Park Place, Suite 400 Atlanta, GA 30303 404-653-0790 / 888-880-4CDC ADDITIONAL INFORMATION: http://www.cdcfoundation.org/ .
Charles Stewart Mott Foundation	Giving nationally.	Focuses on improving education, expanding opportunity, building organized communities, and special initiatives as pathways out of poverty. Specific areas include: child development, children services, civil rights, race and intergroup relations, community development, economic development, education, natural resources, pollution control, and family services.	Schools and school districts are eligible, as well as U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code – including religious organizations.	Charles Stewart Mott Foundation Mott Foundation Building 503 South Saginaw Street, Suite 1200 Flint, Michigan 48502-1851 810-238-5651 info@mott.org ADDITIONAL INFORMATION: http://www.mott.org/about/thefoundation.aspx .
The Coca Cola Foundation	Giving nationally.	Global foundation is concentrating community support in several priority areas: water stewardship,	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue	Grants Administration Department The Coca-Cola Company

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
		healthy and active lifestyles, community recycling, education initiatives, and disaster relief.	Code.	The Coca-Cola Foundation PO Box 1734 One Coca-Cola Plaza Atlanta, GA 30301 Atlanta, GA 30313 800-GET-COKE (800-438-2653 404-676-2568 cocacolacommunityrequest@na.ko.com ADDITIONAL INFORMATION: http://www.thecoca-colacompany.com/citizenship/foundation_coke.html .
Commonwealth Fund	Giving nationally.	Commonwealth Fund is a private foundation that promotes a health care system that achieves better access, improved quality, and greater efficiency – particularly for vulnerable individuals and families.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	The Commonwealth Fund One East 75th Street New York, NY 10021-2692 212-606-3800 grants@cmwf.org ADDITIONAL INFORMATION: http://www.cmwf.org .
Doris Duke Charitable Foundation	Giving nationally.	Mission of the Doris Duke Charitable Foundation is to improve the quality of people's lives through grants supporting the performing arts, environmental conservation, medical research, and the prevention of child maltreatment.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Office of Grants Administration Doris Duke Charitable Foundation 650 Fifth Avenue, 19th Floor New York, NY 10019 212-974-7000 / 908-722-3700 ADDITIONAL INFORMATION: http://www.ddcf.org .
Edna McConnell Clark Foundation	Giving nationally.	Foundation seeks to improve the lives of people in poverty. It currently focuses on advancing opportunities for low-income youth (ages 9-24) in the United States. The Foundation funds organizations that help young people: 1. Improve their educational skill and academic achievement; 2. Prepare for the world of work and make the transition to employment and economic independence; and/or 3. Avoid high-risk behaviors such as drug abuse, violence, and teen pregnancy.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	The Edna McConnell Clark Foundation 415 Madison Avenue, Tenth Floor New York, NY 10017 212-551-9100 info@emcf.org ADDITIONAL INFORMATION: http://www.emcf.org .
Edna Wardlaw Charitable Trust	Giving nationally.	Program areas include Child/Youth/Adolescent Development; Child Welfare; Civic & Public Affairs; Education; Environment/Conservation; Family Planning/Reproductive Rights; Homeless; Housing/Shelter; and Social Services.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code	Christian D. Beyers Edna Wardlaw Charitable Trust c/o SunTrust Bank, Atlanta Post Office Box 4655 Atlanta, GA 30302-4655
FedEx Global Community	Giving nationally.	The company's core giving areas include Pedestrian and Child Safety; Education; Health & Human	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue	FedEx Corporate Contributions 3610 Hacks Cross Road

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
Relations Program		Services; and Emergency & Disaster Relief.	Code.	Building A, First Floor Memphis, TN 38125 901-369-3600 communityrelations@fedex.com ADDITIONAL INFORMATION: http://www.fedex.com/us/about/responsibility/community/guidelines.html?link=4 and http://about.fedex.designcdt.com/corporate-responsibility .
Fonda Family Foundation Inc.	Giving nationally	Program areas include Civic & Public Affairs; Education; Environment/Conservation; Family Planning/Reproductive Rights; Health; Social Services; and Veterans.	U.S. based nonprofit organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	The Fonda Family Foundation, Inc. Post Office Box 5840 Atlanta, GA 31107 1450 West Peachtree Street, Suite 200 Atlanta, GA 30309 404-475-6020
Ford Foundation	Giving nationally.	Economic development grants include urban and rural development, employment generation, housing, and community development finance institutions. Community and resource development grants support the efforts of community development corporations and African American churches to revitalize U.S. communities, the management of natural resources, conservation-based development, and international economic policy and analysis.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Ford Foundation 320 East 43rd Street New York, NY 10017 212-573-5000 office-secretary@fordfoundation.org ADDITIONAL INFORMATION: http://www.fordfound.org/grants .
Foundation for Financial Planning	Giving nationally.	The mission of the Foundation for Financial Planning is to help people take control of their financial lives by connecting the financial planning community with people in need. The foundation supports initiatives that further its mission. In doing so, the FFP makes grants to those organizations with programs that utilize financial planning practitioners to raise the public's awareness of the benefits of the financial planning process	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	James A. Peniston, Executive Director Foundation for Financial Planning 2191 Northlake Parkway, Suite G Tucker, GA 30084 770-938-1110 jimp@foundation-finplan.org ADDITIONAL INFORMATION: http://www.foundation-finplan.org/ .
Home Depot Foundation	Giving nationally	The Home Depot Foundation is dedicated to building homes for working families that are healthy to live in and affordable to own. The Home Depot Foundation is committed to improving the overall health of communities, which	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	The Home Depot Foundation 2455 Paces Ferry Road, C-17 Atlanta, GA 30339 770-384-3889 / 866-593-7019 hd_foundation@homedepot.com

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
		not only includes healthy affordable housing, but also the planting and restoration of trees along streets, in parks, and in schoolyards; the building and refurbishment of community play spaces; and the revitalization of school facilities.		ADDITIONAL INFORMATION: http://www.homedepotfoundation.org .
James M. Cox Foundation of Georgia, Inc.	Giving nationally.	Program areas include Arts, Culture, & Humanities; Child/Youth/Adolescent Development; Environment/Conservation; Family Services; Health; Hospitals/Clinics/Community Health Systems; Science/Technology; and Social Services.	Hospitals and U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Leigh Ann Launius James M. Cox Foundation of Georgia, Inc. Post Office Box 105357 Atlanta, GA 30348 6205 Peachtree Dunwoody Road Atlanta, GA 30328 678-645-0000 CoxFoundation@coxinc.com ADDITIONAL INFORMATION: http://www.coxenterprises.com/corporate-responsibility/giving.aspx .
J.M. Kaplan Fund	Giving nationally.	J.M. Kaplan Fund supports nonprofit organizations that focus on marine conservation, historic preservation, and human migrations.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Angela Carabine, Grants Manager J.M. Kaplan Fund 261 Madison Avenue, 19th Floor New York, NY 10016 217-767-0630 info@jmkfund.org ADDITIONAL INFORMATION: http://www.jmkfund.org .
John D. and Catherine T. MacArthur Foundation	Giving nationally and internationally.	Affordable housing; community and economic development; digital media and learning; juvenile justice; mental health; policy research; and program-related investments.	Municipal, county, or state governmental bodies or a formal collaboration among several governmental units operating in a common geographic region.	Office of Grants Management The John D. and Catherine T. MacArthur Foundation 140 South Dearborn Street Chicago, IL 60603-5285 312-726-8000 4answers@macfound.org ADDITIONAL INFORMATION: http://www.macfound.org/ .
Laura Jane Musser Fund	Giving nationally.	The Musser Fund aims to build a community-based approach to solving environmental problems, supports environmental stewardship, and encourages rural communities to create collaborative and participatory efforts among citizens to strengthen their towns and regions.	501(c)(3) nonprofit organizations; organizations that are forming, if sponsored by a 501(c)(3) organization; and government agencies.	Mary Karen Lynn-Klimenko Managing Consultant The Laura Jane Musser Fund 318 West 48th Street Minneapolis, MN 55419 612-825-2024 ljmusserfund@earthlink.net ADDITIONAL INFORMATION: www.musserfund.org .
Lawrence Foundation	Giving nationally.	The Lawrence Foundation is a private family foundation focused on making grants to support environmental, education, human services, disaster relief, and other causes.	Schools, Libraries, and U.S. based nonprofit organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Lawrence Foundation 530 Wilshire Boulevard, Suite 207 Santa Monica, CA 90401 310-451-1567 info@thelawrencefoundation.org ADDITIONAL INFORMATION:

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
				http://www.thelawrencefoundation.org .
Lynde and Harry Bradley Foundation, Inc.	Giving nationally.	Current program interests include education, economic growth and prosperity, the revitalization of civil society, strengthening private initiatives, defending and advancing freedom, and intellectual infrastructure.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code. Requests from religious organizations and institutions can only be considered when the resulting impact of the project is not primarily denominational.	The Lynde and Harry Bradley Foundation, Inc. The Lion House 1241 North Franklin Place Milwaukee, WI 53202-2901 414-291-9915 ADDITIONAL INFORMATION: http://www.bradleyfdn.org .
McGraw Hill Companies Corporate Contribution	Giving nationally.	Supports innovative programs and initiatives that increase the abilities of people around the world to learn, to grow intellectually, and to master new skills. Programs supported include adult and family literacy, community development, and cultural outreach.	U.S. based nonprofit organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Susan A. Wallman, Manager Corporate Contributions McGraw-Hill Companies 1221 Avenue of the Americas, 47th Floor New York, NY 10020-1095 212-512-6480 susan_wallman@mcgraw-hill.com ADDITIONAL INFORMATION: http://www.mcgraw-hill.com/cr/faqs.shtml .
Michael and Susan Dell Foundation	Giving nationally	Primary goal is to support and initiate programs that directly serve the needs of children living in urban poverty. Priority is given to initiative addressing children's health, education, and microfinance.	U.S. based nonprofit organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	The Michael and Susan Dell Foundation P.O. Box 163867 Austin, TX 78716-3867 info@msdf.org ADDITIONAL INFORMATION: http://www.msdf.org .
Microsoft Unlimited Potential Grants	Giving nationally.	Microsoft Unlimited Potential (UP) grants provide nonprofit organizations with funding to support technology training programs ranging from learning basic computer skills to using advanced business productivity applications. Donations of cash, software, curriculum, and technical expertise enable individuals to learn about technology and gain the information technology skills. Funding priorities include Workforce Development, Strengthening NGOs through Information Technology, and Disaster/Humanitarian Response.	U.S. based nonprofit organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Microsoft Corporation One Microsoft Way Redmond, WA 98052-6399 425-706-8185 upinfo@microsoft.com / cause@microsoft.com ADDITIONAL INFORMATION: http://www.microsoft.com/about/corporatecitizenship/citizenship/giving/programs/up/grants.aspx .
National Fish and Wildlife Foundation	Giving nationally.	Provides funding on a competitive basis to projects that sustain, restore, and enhance our nation's fish, wildlife, plants, and their habitats. Our strategic plan organizes grant making efforts into three broad areas: Keystones, Charters, and Ventures.	Federal, state and local governmental agencies; tribal, education institutions and nonprofit conservation organizations.	National Wildlife Foundation 1133 Fifteen Street NW, Suite 1100 Washington, DC 20005 202-857-0166 info@nfwf.org ADDITIONAL INFORMATION: http://nfwf.org/AM/template.cfm?section=home .
Patagonia Environmental Grants	Giving nationally to small U.S.-based 501(c)(3) nonprofit organizations with provocative direct-action agendas.	Patagonia provides funds for small, locally based environmental projects with a focus on projects that address alternative energy, biodiversity, media/publications, resource extraction, social	U.S. based nonprofit organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Sponsor Patagonia Post Office Box 150 Ventura, CA 93002 800-638-6464 ADDITIONAL INFORMATION: http://www.patagonia.com/usa/patagonia.go?assetid=2927 .

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
		activism, and water and marine issues.		
PepsiCo Foundation, Inc.	Giving nationally.	Health (Food Security, Improved and Optimum Nutrition, and Energy Balance Activity Models); Environment (Water Security, Sustainable Agriculture, and Adaptive Approaches to our Changing Climate); Inclusion (Access to Education and Training, Women’s Empowerment, Drop-out Prevention Initiatives in America’s Public Schools, and Workplace Equality); and Disaster Response.	Schools and nonprofit, tax-exempt organizations where employees are personally involved as volunteers.	The PepsiCo Foundation, Inc. 700 Anderson Hill Road Purchase, NY 10577 914-253-2000 ADDITIONAL INFORMATION: http://www.pepsico.com/Purpose/PepsiCo-Foundation.html .
Public Welfare Foundation Environmental Grants	Giving nationally to organizations that provide services to disadvantaged populations.	Supports efforts to ensure fundamental rights and opportunities for people in need. We look for carefully defined points where our funds can make a difference in bringing about systemic changes that can improve the lives of countless people.	U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Public Welfare Foundation 1200 U Street NW Washington, DC 20009-4443 202-965-1800 info@publicwelfare.org ADDITIONAL INFORMATION: http://www.publicwelfare.org .
Quicksilver Foundation	Municipalities and nonprofit organizations – as well as schools, churches, and local charities – based along the coastline are eligible to apply for funding.	Committed to benefiting and enhancing the quality of life for communities of people who reside in coastal communities by supporting environmental, educational, health, and youth-related projects. The Quicksilver Foundation provides funding to organizations and groups that have clearly defined their special need for our support.	Schools, churches, local units of government, and U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code.	Kathie Armstrong, Executive Director The Quicksilver Foundation 15202 Graham Street Huntington Beach, CA 92649 714-889-2200 kathie.armstrong@quicksilver.com ADDITIONAL INFORMATION: http://www.quicksilverfoundation.org/ .
State Farm Companies Foundation	Giving nationally.	State Farm is committed to meeting the needs of communities by focusing on giving in three areas: safety, strong neighborhoods and community development, and education. In addition, State Farm supports organizations involved with K-12 and higher education; awards fellowships to doctoral students; and awards college scholarships to African Americans, Hispanics, Native Americans, and high school student.	Educational institutions, governmental entities, and U.S. based nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code..	State Farm Companies Foundation Center One State Farm Plaza Bloomington, IL 61710 Atlanta Operations 11350 Johns Creek Parkway Duluth, GA 30198-0001 309-766-2161 770-418-5000 ADDITIONAL INFORMATION: http://www.statefarm.com/about/part_spos/grants/cogrants.asp .
Surdna Foundation	Giving nationally.	Sustainable Development; Strong Local Economies; Thriving Cultures; Surdna Arts Teachers Fellowship; and Organizational Capacity Building.	To be eligible for a grant, an organization must be exempt from taxation under Section 501(c)(3) or 501(c)(4) of the Internal Revenue Code.	Grants Administrator Surdna Foundation, Inc. 330 Madison Avenue, 30th Floor New York, NY 10017-5001 212-557-0010 questions@surdna.org ADDITIONAL INFORMATION: http://www.surdna.org .

Non Profit and Foundation Resources				
Foundation	Geographic Focus	Funding Priorities	Eligibility	Contact
UPS Foundation	Giving nationally and internationally.	<p>PURPOSE: The UPS Foundation focuses on areas that are built upon the company’s rich experience and align with UPS’s vision for the future:</p> <ul style="list-style-type: none"> • Economic and Global Literacy; • Environmental Sustainability; • Nonprofit Effectiveness; • Diversity; and • Community Safety. 	Nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code – or the equivalent.	<p>Lisa Hamilton The UPS Foundation 55 Glenlake Parkway NE Atlanta, GA 30328 404-828-6000 ADDITIONAL INFORMATION: http://responsibility.ups.com/foundation/index.html.</p>
W.K. Kellogg Foundation	Giving nationally and internationally.	Its focus is on increasing access to opportunities that affect the success of the 80 million children who live in the United States. It helps build and strengthen educational and economic institutions so families and children can thrive in stable and nurturing environments. The foundation helps communities create the environments that will lead to success, good health, and valuable learning throughout childhood. It wants all children to have equal opportunity to reshape tomorrow’s society in positive and productive ways.	Nonprofit charitable organizations with federal tax exemption under Section 501(c)(3) of the Internal Revenue Code, or the international equivalent.	<p>W. K. Kellogg Foundation One Michigan Avenue East Battle Creek, MI 49017-4012 269-968-1611 ADDITIONAL INFORMATION: http://www.wkkf.org.</p>
Ewing Marion Kauffman Foundation	Giving nationally	<p>Advancement of Entrepreneurship</p> <p>Improving the Education of Children and Youth</p>	Programs and/or initiatives with significant potential to demonstrate innovative service delivery, in support of education and entrepreneurship.	<p>Ewing Marion Kauffman Foundation 4801 Rockhill Road, Kansas City, MO 64110 (816) 932-1000 http://www.kauffman.org/ContactUs.aspx?ID=8318</p>